



THE FEDERAL CROP INSURANCE CORPORATION

U. S. DEPARTMENT OF AGRICULTURE

WASHINGTON, D. C.

February 1942

Number 1

# MISSISSIPPI FARMER GETS CONTRACT NO. 1

## PUTTING CROP INSURANCE OVER IS JOB FOR COUNTY COMMITTEE

**Yields And Rates, Selling, Loss Adjustments, Very Important States**  
**J. Carl Wright**

Establishment of yields and premium rates, writing contracts, collecting premiums, and satisfactory adjustment of losses are the four essential parts in operation of crop insurance, according to J. Carl Wright, Assistant to the Manager of the Federal Crop Insurance Corporation.

In a comprehensive explanation of every phase of cotton crop insurance, at the National cotton crop insurance conference, at Memphis, Tenn., Mr. Wright said the program, as set up, is relatively simple, and because of its simplicity, responsibilities of county committeemen are increased.

"State and county committees occupy a very responsible position in the operation of the program. It has been the experience of the Corporation that this responsibility has been well accepted and wisely executed.

"Actually, it is the duty and responsibility of the county committees to carry out the work of the Corporation. The county committee must set up the yield and rate for each cotton farm in the county. It is on this work that all other activities of the Corporation are built.

"It is the county committee's responsibility to accept applications for insurance. The committees should be certain every

### READ THE NEWS!

### Page

Contract No. 1 . . . . .	1
Putting FCI Over . . . . .	1
Timely Tips . . . . .	2
Thumbnail Sketch . . . . .	2
First Texas Contract . . . . .	2
Easy to Pay For . . . . .	2
Insurance for All Growers . . . . .	3
Success of Program . . . . .	3
On the Firing Line . . . . .	3
Insurance History . . . . .	4
Bollworm Coming North . . . . .	4
Surplus Forms . . . . .	4
First Aid . . . . .	4

producer in the county has an opportunity to obtain protection for his crop. This in itself is a big job, but it must be done. In this respect, the committee accepts or rejects all applications for the Corporation.

"It is up to the committee to see that the application is made out properly, that it accurately reflects conditions specified in the application.

"It is the county committee's responsibility to settle all claims for indemnities in a way that is fair to both the producer and the Corporation.

"Inspection of the damaged crop and satisfactory adjustment of losses in one of the fundamental principles of the crop insurance program" Mr. Wright cautioned.

The agricultural program for the past few years has prepared farmers to meet the emergencies they now face because of the exigencies of war, Mr. Wright declared earlier in his address. Large supplies of some commodities (See FCI JOB Page 5)

## 1942 Crop Guaranteed To Produce 2,377 Pounds

J. M. Williams who lives near Granada, Miss., was the first cotton farmer in these United States to take out all-risk cotton crop insurance under the Federal crop insurance program. For the first time in his life, or in the life of any other cotton grower for that matter, Mr. Williams is sure of cotton to sell next year.

Williams owns a 272-acre farm and, with his 15-year-old son, Tommy, usually grows between 10 and 12 acres of cotton. He took out 75-percent coverage this year which guarantees him 2,377 pounds of lint cotton from his 1942 crop. Although premium rates vary in different areas and on different farms, Williams' total premium was only 130 pounds or \$22.60 in cash equivalent.

When asked what made him decide to take out crop insurance, Williams said he had not intended to take it because he didn't think he really needed it. But he got to thinking about what weevils did to his 1941 crop and then figured crop insurance was a mighty fine thing.

"You know," Williams said, "it was a shame what happened to that cotton. We worked it out early and had the prettiest crop up to June 26 I ever did see. Worked it out clean and laid it back clean. Then lots of showers every day came along and gave the weevils a chance to work. They punctured all squares and they punctured the bolls. It was

(See FIRST CONTRACT page 5)

Newsletter is designed to inform field workers of the A.A.A. and F.C.I.C. of developments in the crop insurance program and is not for general distribution.

# Timely TIPS

Valuable contacts, in the presentation of cotton crop insurance program, are the local banker, warehouseman, and ginner. Representatives or salesmen for county AAA committees will find these businessmen indirectly have a stake in every cotton crop insurance contract.

The grower, with relatively few exceptions, is a customer of the bank, gin, and warehouse. Fact is, most growers transact much of their business with one or all of them. Especially is that true when it comes to credit, for a loan or for supplies "on the cuff."

For instance, most warehouses and gins sell commercial fertilizers which usually are purchased on time. An insured cotton grower is a much better credit risk. He can and will pay his guano bill. Growers, not protected, may sustain heavy unavoidable crop losses which may make it impossible for them to meet their obligations.

Once ginner, warehouseman, and banker understand the principles of crop insurance--that a contract protects the grower from unavoidable losses up to 75 percent of his average crop--they will, as a rule, become enthusiastic about crop insurance. They will go to bat, when and where they can. Their own interest is at stake and, too, they are loath to see a neighbor or customer shackled and hog-tied with debt, following a disastrous crop season.

By all means solicit the help and goodwill of your bankers, ginner, supply merchants, and warehousemen. They most often are the "farmer's best friend."

Make them your best friend in your efforts to sell crop insurance.

Up to December 1, the Department of Agriculture sent 200 million pounds of cotton to Britain under Lend-Lease.

REMEMBER

PEARL HARBOR!

## HE HEADS UP THE BIRMINGHAM OFFICE



Manager J. B. McClure, Birmingham office, Federal Crop Insurance Corporation, with nine states under his supervision, operates his own farm of 750 acres and supervises his mother's farm. He is financially interested in a ginning company and a seed concern. During spare moments he fishes, hunts, and promotes Catfish Rodeos.

He is known among his intimates as "Mack," to Mrs. McClure he is "Jay," and she to him is "Louise." They have two sons, Johnny and Jimmy, 8 and 10 years of age.

Mack is now thinking seriously of getting into beef cattle in a large way, once he has sufficient permanent pasture.

"I am a fair shot, when hunting duck," Mack said, "usually getting a few." He is not so lucky with quail and doves, but does pretty well with squirrel. Mack will dress or clean his game, but it is distinctly up to Louise from there on. He's no cook.

Mack is a "champion liar" and can prove his worthiness in that respect by a framed liar's license, issued him by the Alabama Game and Fish Association. To be designed as a champ among tellers of tall tales is an honor much sought and seldom bestowed, for competition is keen. Mack won his liar's laurels with a squirrel tale, good but too long to relate here.

But where Mack really shines is as promoter and inspiration in an Alabama Catfish Rodeo, which usually is the climax of

(See MCCLURE page 5)

## VICKERS IS FIRST TEXAS FARMER TO INSURE COTTON CROP

The first farmer west of the Mississippi River to apply for all-risk cotton crop insurance is A. V. Vickers who lives in San Patricio County near Corpus Christi, Texas. He has 75 percent coverage on his 83-acre allotment and is assured of getting income from almost 16,000 pounds of cotton in 1942.

Vickers' cotton acreage is divided into three different tracts. On a 34.4-acre patch he has a guaranteed yield of 192 pounds per acre; on a 33.8-acre patch a 229-pound per acre yield; and on a 15-acre patch he is sure to have at least 112 pounds to the acre for the market.

A report indicates the first contract was written in San Patricio County because it was the first county in Texas to complete the necessary yield and rate work preparatory to actually presenting the program to cotton farmers.

## COTTON INSURANCE EASY TO PAY FOR

Cotton growers, now purchasing crop insurance for the first time, will find it easy to pay premiums for this new form of protection.

Crop insurance premiums are paid by means of a non-interest bearing commodity note which is a part of the application. Thus, the grower has to sign his name only once to apply and pay for cotton crop insurance. The note is an agreement to pay the Corporation either in cotton or cash equivalent, the amount computed to be the premium. The maturity date of the note is about cotton picking time in the several states.

Several methods are provided in the contract for paying these commodity notes. Leroy K. Smith, Manager of the Corporation, predicts, however, most growers will take advantage of the option which permits them to have the premium deducted from payments due the grower under various phases of the national farm program.

However, the premium note may be paid in cotton or cash at any time during the life of the note, up to the date of maturity, and if the grower has an indemnifiable loss on his crop, the premium may be deducted from such indemnity payment.

## Every Grower Should Be Given Opportunity To Insure Cotton

Now that we are well into our first cotton crop insurance sales campaign, with deadlines getting nearer every day, it would be well for each of us to keep in mind our opportunity and responsibility. In Washington we are doing all that's humanly possible to assist those in the field. However, the success of this initial effort rests in a large measure with those actually on the firing line.

If we were setting a goal, it seems it should be to spare no effort to contact every grower of cotton in the 19 cotton states, so he may file an application for crop insurance. Of course, it is difficult to achieve this end, but we can, so far as possible, make the effort.

Success of this campaign means much to the Cotton South, to the Nation, and to those receiving protection provided by the Federal crop insurance program.

The sales forces as represented by AAA county and community committees will meet many farmers already "sold" on crop insurance, with others who are skeptical--the Doubting Thomases--the too conservative growers. All types and all manner of clients must be dealt with in a spirit of helpfulness--a genuine desire on our part to give to others the information we have secured based on serious study and actual experience. Our opportunity is great. Our efforts should not be less.

Leroy K. Smith,  
Manager,  
Federal Crop Insurance Corp.

## Success of Insurance Program Rests Largely with Committees

The spearhead in this initial effort to sell crop insurance to cotton growers over the South is the county and community AAA committees and their representatives. On them rests the final decision of how many growers will or will not have their 1942 crop protected by an all-risk crop insurance contract.

All information that has been placed in the hands of the county committeemen, the contract itself, and the methods of securing a contract, have been simplified--made easy--for both the insured and the insurer.

When the insured, be he land-owner, tenant, or sharecropper, realizes that all of his transactions will be with his own fold--those with whom he is in closest contact--much possible sales resistance will be overcome.

It may be well for county and community AAA committees to explain to each applicant the responsibility and authority vested in county and community committees. When applicants are informed there are no letters to write, no involved contracts to study, or long delays to be encountered, he should be more easily convinced he needs the protection the Federal crop insurance program offers.

Throughout the South, first applications for all-risk crop insurance are coming in. However, deadlines are drawing near. Let's all do our level-best.

J. Carl Wright,  
Assistant to the Manager,  
Federal Crop Insurance Corp.

## INSURED GROWERS WILL STAY ON FIRING LINE SAYS GROVER HILL

The cotton grower who holds an insurance contract, even though he has a crop failure, can come back the following year to plant another crop, declared Grover B. Hill, Assistant Secretary of Agriculture, in his address at Memphis before the national crop insurance conference.

"America has a challenge to meet, in which every man, woman, and child must march shoulder to shoulder in this fight for existence," Mr. Hill said. "The insured cotton grower, despite possible crop losses can stay on the firing line of production, continuing to do his part in the battle for survival.

"An insurance contract with the Federal Crop Insurance Corporation, means that no farmer need be out of the running simply because he had misfortune," the Assistant Secretary declared.

Speaking of the part agriculture must play in what he termed

this mortal combat with a dangerous enemy, Mr. Hill said it was fortunate that American agriculture had looked into the future, set up adequate arrangements, improved market systems, eliminated many failures, and had advanced far along the road to conserving and preserving the soil without which all work would be in vain.

Because agricultural planning had looked far into the future, this war found us already set up and going. Thus agriculture has avoided the confusion and mistakes and delay that always come with new and hurriedly organized programs.

"We are in full production," Mr. Hill stated. "In the Ever-Normal Granary are stored great quantities of most of the basic agricultural commodities. We have great supplies of cotton, wheat, corn, and tobacco. Our ranges and feed lots are stocked

to capacity with plenty of feed to take care of the livestock.

"The job agriculture has done is one of the brightest spots in the present troubled times, for without adequate food and clothing no army can long continue to fight. Food and clothing, just as much as munitions, are weapons for our fighting forces.

"The American farmer is not producing for America alone, but is producing to help feed nearly four-fifths of the population of the world," declared Mr. Hill. "This is a tremendous task and we must keep our feet on the ground and produce those commodities that are most needed."

The FCIC, a part of the U. S. Department of Agriculture's general farm program, is being administered, according to Assistant Secretary Hill, by a trained personnel, which, he said, was equipped with experience gained in administering the wheat insurance program.

## INSURANCE FIRST APPLIED TO SHIPPING FIVE CENTURIES AGO

Centuries before Christopher Columbus began haggling with King Ferdinand and Queen Isabella for ships and money so he might discover a shorter route to India, principles of insurance were receiving serious thought.

Half a century after Columbus discovered the new world, and not a shortcut to what we know now as the Far East, marine insurance was brought to England by Italian merchants. By 1543, in opening Queen Elizabeth's first parliament, Lord Bacon said: "Doth not the wise merchant, in every adventure, give part to have the rest insured?"

The forerunner of crop insurance, as we know it was Benjamin Franklin, who in 1788, following a crop destroying tempest, wrote: "I have sometimes thought it might be well to establish an office of insurance for farms against damage that may occur from storms, blight, insects, etc.

A small sum paid by a number would repair such losses and prevent much poverty and distress."

Centuries before Columbus or Franklin, when commerce was young, merchants evolved a system of insurance for their own protection. After expulsion from France, Jews are said to have introduced protective insurance into Italy.

The Roman government apparently pioneered in government-sponsored insurance when, to provide provisions for its armies abroad, the government agreed to bear all losses to cargoes from perils of the sea or hostile craft. Emperor Claudius, fearing food shortage in Rome, offered similar guarantee to those bringing provisions to his capital city.

Marine insurance was available in England before the 16th century, and records reveal marine insurance was being used both in England and France in the 17th century.

In 1871, the "Society of Lloyds" was incorporated in London, and has since carried on as one of the world's greatest insurers of almost any commodity, property, or person.

The first English life insurance company was organized in

## PINK BOLLWORM IS FLYING NORTHWARD

The pink bollworm which came from Egypt to Old Mexico has crossed the border into southern Texas where it has entrenched itself so stubbornly that a determined effort will have to be made to eradicate it or at least keep it from spreading.

This destructive insect is making little progress, however, thanks to an agreement between the United States and Old Mexico whereby scientists and farmers on both sides of the Rio Grande are cooperating to nip this bug in the bud.

The adult moth of the pink bollworm devotes its life to night flight and to laying eggs which hatch into tiny worms. These worms feed on the cotton boll, destroying most of the cotton fiber along with the seed. After feeding well, the worm spins a cocoon, changes into moth form, and begins the life cycle all over again.

Cotton growers on both sides of the Mexican border have agreed upon a uniform planting time and a prompt post-harvest clean-up of fields throughout the infested area. The effect of clearing out all cotton plants is to starve the worms and deprive them of suitable places to lay their eggs.

An all-risk crop insurance contract protects the insured grower against insect damage provided an effort is made to prevent damage to the crop, the same as producers who are not insured.

1706. A few years later a life insurance company was born in Philadelphia. In 1762, Franklin and others organized the first fire insurance company.

Accident insurance came into being in London in the next century and by 1876 real estate titles were being insured.

Crop insurance builds morale by providing security and freedom from worry for the wheat and cotton grower.

BUY DEFENSE STAMPS AND BONDS

## RETURN SURPLUS PRINTED FORMS TO STATE OFFICE

Application blanks and other printed forms necessary for carrying out the sign-up phase of the cotton crop insurance program have been sent to every county AAA office in the Cotton Belt in sufficient quantities to meet estimated demands, according to J. Carl Wright, Assistant to the Manager of the Federal Crop Insurance Corporation.

It is likely, however, Wright said, that some county offices will receive more forms than needed while others may have to reorder to finish out the season.

Due to the wartime drain on paper and printing facilities, it is extremely important that county offices return all unused or surplus printed forms to their respective state office for redistribution as soon as it is determined that a surplus exists. It is highly probable that cooperation along this line will save the expense and time of reordering forms from the printer.

## FCI Employees Take First Aid Courses

Since Pearl Harbor practically all employees of the Federal Crop Insurance Corporation, both in Washington and in the branch offices, are taking first aid instruction, or intend to take such courses as soon as enough qualified instructors are available.

Spokane, the branch office nearest to the war theater, has made the most progress to date. There, 20 employees are taking the preliminary first aid course and 17 the advanced course. The Spokane office has two qualified instructors.

Eighty-two employees of the Washington, D. C. office are studying first aid under three qualified instructors. Kansas City has 100 men and women signed for this course and arrangements have been completed for first aid classes in the other branch offices.

The course is sponsored by the American Red Cross and is designed to teach employees how to care for an injured or sick person until medical attention can be obtained.

# MR. WILLIAMS GETS CONTRACT NO. 1



From left to right: J. M. Williams, FCIC Manager  
Leroy K. Smith, and Tommy Williams

## FIRST CONTRACT

(Continued from page 1)

a sight. The squares on the stalks were the thickest I ever saw. Had plenty of forms to make a bale to the acre if something hadn't come agin it like it did."

This was the first complete crop failure for the Williams since 1920, when their 7 acres of cotton didn't make a bale. Despite this infrequency of failure he believes all-risk insurance is what farmers need and he will no doubt continue to carry crop insurance for the same reason he has life insurance--protection.

It seems pretty important to me for farmers to stay on the farm nowadays, Mr. Williams commented. "The war is going to require us to raise more foodstuffs --hogs, cattle, poultry, milk, butter, and such.

"In these times everyone should try to be self-sustaining. The Government needs money for the war and if our farmers can keep off relief that means that much more money saved. Crop Insurance can help a farmer stay off relief, and it will help him get some income every year so he can do his job of farming.

"To me that is one of the most important things about insurance. I think we need insurance more today than before. Why, when I was a boy, a fellow could plant and almost count his bales. Growing cotton then was just that sure. We didn't have many weevils then. But we can't plant and count the bales nowadays. That is why we need crop insurance."

## McCLURE

(Continued from page 2)

several days' fishing, well back in the foothills, where streams are clear and swift.

In a Catfish Rodeo, securely corked empty jugs substitute for the bucking bronco, with fishing line and baited hooks attached. Jugs are tossed into a stream and the race is on, with fishermen in boats following, each watching his jug bobbing in and out of the swift current and up and down when fish grab the hooks.

The "payoff" comes at the end of the run when fish are counted and weighed. The champion is he who has most and the biggest fish. In the last "jugging" contest, Mack says he won both ways. There were oodles of fish on his jug, one tipping the scales at 15 pounds.

Discussing his days, as man and boy on the farm, his most pleasant task, he said, was gathering the crop and "just watching things grow." Milking cows on a cold morning and assisting in baling hay were tasks he dodged when possible.

In 1933, Mr. McClure served as community committeeman, and later as chairman of his county committee. When the office of assistant in cotton adjustment was created, he was selected for the position, later becoming supervisor for two counties. Then came membership in the state AAA committee. In 1938 and 1939, he served as a member of the State Advisory Committee, F.S.A.

He is a graduate of the State Normal High School and Alabama Polytechnic Institute.

## CROP INSURANCE ON TRIAL, SAYS GEO. SLAUGHTER

Success of cotton crop insurance, now being presented growers for the first time, may determine whether crop insurance will be extended to crops other than cotton and wheat, according to George Slaughter, Chairman, Texas AAA state committee.

"Crop insurance is on trial," Mr. Slaughter states in a letter to Texas AAA county and community committeemen. "It's success depends on YOU. If it succeeds, it may be applied to other major crops.

"The success of this program will be measured, to a large degree, by the manner in which YOU, as a representative of the Federal Crop Insurance Corporation, gain an understanding of and the ability to present to farmers the principle of cotton crop insurance.

"The Corporation offers insurance at cost to the farmer. None of the administrative expense is figured in on the farmer's premium rates," Mr. Slaughter informs Texas AAA county committeemen. "We are depending on each of you to present the program to all cotton growers in your community."

## FCI JOB

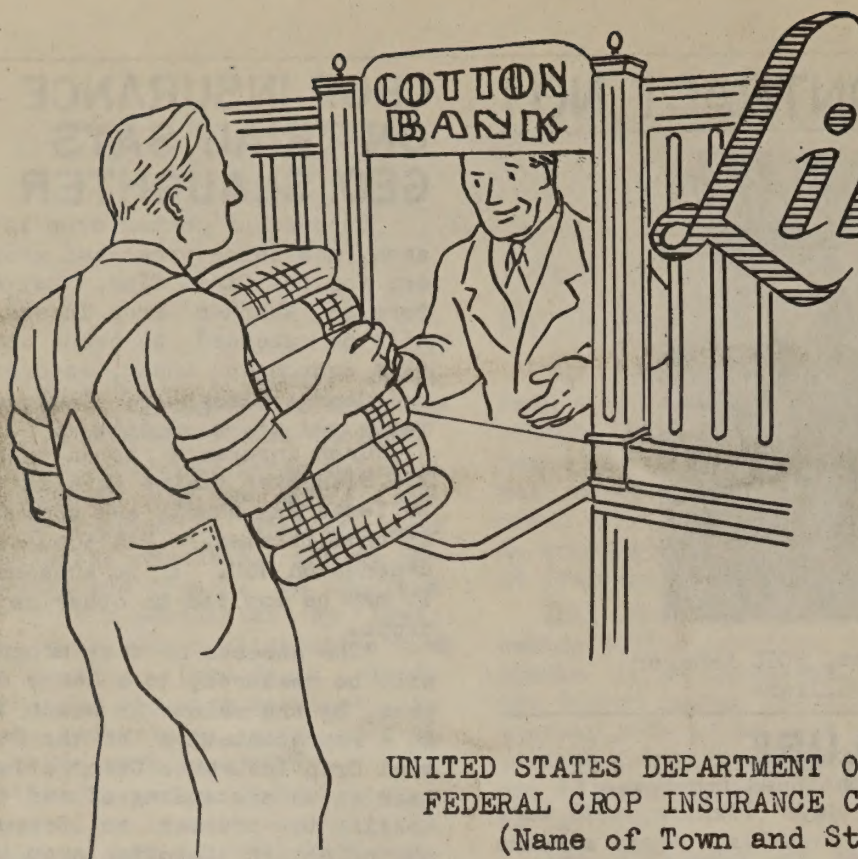
(Continued from page 1)

ties had been accumulated, but production of other commodities must be increased to fill the needs of ourselves and allies. Although the task now is heavier, farmers now, as in past emergencies, will be found ready to do their part, Mr. Wright predicted.

Since farmers occupy such an important position in meeting the emergency, Mr. Wright said, "It seems more necessary now than ever before that they be offered every protection possible as they go about the task of producing food and fiber for our Nation and our allies."

With crop insurance available for the cotton producer, it is now possible for every producer to enjoy the same peace of mind and have the same feeling of security that has been enjoyed by those wheat farmers who have been protecting their crops from loss.

Mr. Wright pointed out that crop insurance had been made available for the cotton producer at a time when staple and seed were commanding better prices.



# Like PUTTING MONEY *in the* BANK

UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL CROP INSURANCE CORPORATION  
(Name of Town and State)

Dear Mr. Blank:

When you put money in the bank, it means that money becomes available for use by folks who need it. It goes to work for these folks in the form of loans. Yet, when you need it yourself, it's there for you.

When you pay your premium for cotton crop insurance, you're putting cotton in the bank, so to speak, where it will work for the good of all insured cotton growers protecting them against crop losses. At the same time, the premiums other farmers put in the reserve are working for you too, because when you take out crop insurance you are guaranteed at least 75 percent of an average crop, rain or shine.

Back of this guarantee is the total amount of premiums paid in by all insured growers. This reserve is held in trust for the one purpose of meeting unavoidable losses of insured growers.

Crop insurance makes it easy for individual growers to protect themselves against crop failure. Although you must pay a small annual premium, the effect is just the same as if you had put aside 75 percent of a crop, and labeled it "To be used in case of crop failure." Yet, the crop insurance reserve does not wear out. Even if you have two or three crop failures in a row, your investment in the reserve protects you as long as you pay in your own small share.

Your county AAA committee will gladly tell you what your guaranteed cotton production can be next year, and how much it will cost.

Very truly yours,

\_\_\_\_\_, Chairman,  
County AAA Committee

NOTE: Stencils with the above illustration - not the letter - impressed on them are available for use by county committeemen in mailing circular letters to local cottongrowers. They may be obtained upon request through the State AAA offices.

# F COTTON NEWS

April 1942

U. S. DEPARTMENT OF AGRICULTURE

WASHINGTON, D. C.

Number 2

## COTTON AND COTTONSEED ARE HELPING TO DEFEAT ENEMIES OF THE UNITED NATIONS

### FEDERAL CROP PROTECTION AVAILABLE TO FARMERS IN 998 COUNTIES

Producing Area Stretches From Atlantic to Pacific; Texas Leads With Most Counties; Two States Have Only Two Co's. Each

In its first campaign, Federal crop insurance was available to cotton growers in almost 1,000 counties--998 to be exact. Unless one scans a map of the Nation's 48 states, he would not realize that the cotton producing area now stretches from the Atlantic coast to the Pacific, as far north as counties in Kentucky, Illinois, Missouri, and Kansas, and on the south from the Florida Keys to the Mexican border.

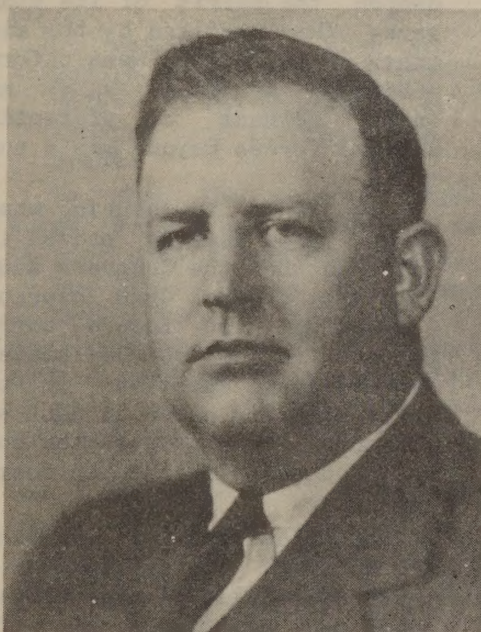
"The size of the task undertaken this year in setting up the machinery necessary to insure cotton was huge," says J. Carl Wright, in charge of Federal cotton crop insurance. "Field forces of AAA and employees of the Federal Crop Insurance Corporation raced against time in this initial effort to carry cotton crop insurance to all cotton producers.

"When we view the map, showing 998 counties in 19 states where contracts were available to an estimated 1,500,000 growers, the magnitude of the job is apparent. That readjustments were necessary in a relatively few cases is understandable, when all the difficulties are considered," Mr. Wright said.

The Lone Star state's 226 counties lead all others, Georgia comes next with 156 counties.

(Continued on page 3)

### SOUTHEAST STATES' NEW CONTACT MAN



Appointment of J. D. Fields, Georgia cotton grower, as Federal Crop Insurance Corporation field representative in several southeast states including South Carolina, Georgia, Florida, Alabama, and Mississippi was announced March 2 by Manager Leroy K. Smith.

Mr. Fields will serve in the capacity of contact man between the office of the manager and the field.

When Federal cotton crop insurance problems arise, Mr. Smith said, Fields will visit the states in which he works and make recommendations for the con-

(Continued on page 5)

Unprovoked Attack by Japan and Germany Challenge to All Cotton Farmers; Cotton to Help Fill Some Shortages

By J. CARL WRIGHT  
Assistant to Manager  
In Charge of Cotton

In meeting the challenge of the Axis nations, cotton and cotton byproducts, such as cottonseed products and linters, are essential to ultimate victory, according to J. Carl Wright of the Federal Crop Insurance Corporation. The domestic consumption of lint cotton has increased to approximately one million bales a month. Linters are going into munitions, cottonseed oil into food as fats and oils, and cottonseed meal into stock feed and fertilizer, Mr. Wright pointed out.

"Japan, Germany, and Italy have forced a cruel war upon us," Mr. Wright declared. "A long, costly, deadly conflict we eventually will win.

"Their unprovoked attack is a challenge to the man on the farm --a challenge we cotton farmers accept with an unshaken faith that sooner or later we will win. However, we cannot defeat the aggressors unless we produce an adequate quantity each season. To do this we must plow and pick and plow and pick again.

"Cotton itself won't win the war, but it will go a long way in helping to end the menace now off our shores. To produce this lint and oil, every acre planted to cotton must be made to produce its maximum of staple and seed.

(Continued on page 4)

Newsletter is designed to inform field workers of the A.A.A. and F.C.I.C. of developments in the crop insurance program and is not for general distribution.

# HISTORY OF INSURANCE LEADS FINALLY TO CROP PROTECTION

(CONTINUED FROM FEB. ISSUE)

From its inception in the Middle Ages, insurance in principle has lived, broadened, and become increasingly more adaptable to the needs of mankind. Today an insurance policy is available for almost any form of protection on almost any article of commerce. Musicians insure their fingers, dancers their toes, glamour girls their beauty, and sports promoters insure "the gate." There's hail and cyclone insurance, accident, sick, burial, property, and life policies, easily obtained by payment of annual, monthly, or weekly premiums, from a dime to dollars.

The attack on Pearl Harbor and the Philippines was not the first time Japan and Germany collaborated. In 1889, the Japanese government requested German Economist Mayet to make an analysis of agricultural insurance. At that date, farm foreclosures were numerous in Japan, saddling the Nipponese government with a huge relief load. Mayet recommended crop insurance as part of an integrated program, including relief and commutation of taxes, as a means of meeting the problem of crop losses, irregularity of rural income, and frozen credits.

Principles embodied in all-risk crop insurance were voiced in 1922 by V. N. Valgren, then associated with the U. S. Bureau of Agricultural Economics. He said any insurance on growing crops should cover all hazards beyond the farmer's control but he added: "In no case must the insurance protect against loss from carelessness or negligence on the part of the insured. Such protection involves a moral hazard, the encouragement of which is against the best interests, not only of the company, but

also of the insured and of public welfare in general. The premium, or cost of insurance, must bear a reasonable relationship to the value of the protection it purchases."

However, he who needed protection most was last to receive it. Not until February of 1938 was all-risk crop insurance available for the farmer. Wheat was insured first and this year growing cotton was insured by a Federal Crop Insurance Corporation all-risk contract, America again taking the lead in a new and untried field of human endeavor.

From Benjamin Franklin to Franklin Roosevelt--from the dim Middle Ages to now--insurance has been in process of evolution. Centuries of failure did not dampen the spirit of its pioneers. They profited by the mistakes of those who went before, gradually evolving safer and saner methods of protection against forces beyond man's control.

Experience in insuring wheat during three seasons proved invaluable when the Congress authorized the Federal Crop Insurance Corporation to insure cotton farmers in all cotton states. Improvements applied to the wheat program, based on past experience, were adopted for cotton, and were included in cotton contracts.

The principles of insurance are not new. The application of those principles to crop protection are relatively new. The United States, through its Department of Agriculture, is now pioneering in another field, as it pioneered for years in a long-term program intended to bring the farmer into his own--on a parity with industry, labor, and invested capital.

(Continued in Next Issue)

## SHORT STAPLE COTTON AS SUBSTITUTE FOR LINTERS

Chemists, engineers, entomologists, and plant scientists of the U. S. Department of Agriculture have discovered a method of treating short staple cotton so it may be used as a substitute for linters in the manufacture of explosives.

## OKLAHOMA FARMERS PICK CROP LATE IN JANUARY

Cotton picking was still in progress in Oklahoma at the end of January, according to late reports, due to cold weather earlier in the season. This late cotton, however, was of very low grade and was picked largely by farmers themselves, without hired help.

# COTTON

## The Wonder Plant

(Author Not Known)

"Cotton provides the khaki for uniforming our gallant soldier boys and supplies the canopies of the "tented fields"; its cellulose is a vital essential in the production of munitions and when medicated its fiber becomes a balm and bandage for the sick and wounded; it affords protection from the summer sun and winter wind to white backs, black backs, yellow backs and backs of the olive skinned all around the globe. It buys homes, pays taxes, insurance and rent, builds school houses and educates our children; it erects churches, improves highways and sustains our cities and towns; throughout many decades it created annually a large, favorable national balance in international trade.

"The seed of cotton produces approximately two pounds of food and feed for mankind and beasts in connection with each pound of fiber produced--a healthful vegetable oil food, within the purse reach of the home in every clime, and golden meal that appeases alike the appetites of "mild-eyed Jerseys" and all other beasts that supply food for man or bow to do his will.

"Surely, surely, Mother Nature was beneficent indeed when she bequeathed the magical cotton plant to our country and "arched the skies, established our mountains, girt us about with the ocean, loosed the breezes, tempered the sunshine and measured the rain" of our Southern clime --thus adapting the South ideally to the production of this wonder crop."

## Cotton Crop Insurance Told In One Sentence

The whole story of Federal cotton crop insurance was told recently by a grower in one sentence when he said to a gathering of farmers:

"If I take out this insurance I can't ever go broke again."

Millions of words have been written and spoken on the subject of all-risk crop protection, but the farmer quoted above said it all in an even dozen words.

## 3,655 GROWERS IN 12 COUNTIES PROTECT YIELDS

This fall, regardless of weevil, weather, or other unavoidable hazards, 3,655 growers in 12 counties in four states are assured crop incomes through Federal crop protection.

According to first progress reports of the Federal Crop Insurance Corporation's cotton program for 1942, covering part of the area with March 2 closing date, the 3,655 growers insured yields on 3,732 farms with an estimated insured yield of 10,609,542 pounds of lint. The premium cost--less than 10 percent of the insured yield--totalled 803,062 pounds of lint and seed.

In three Georgia counties--Jefferson, Laurens, and Screven, for instance--1,788 farmers protected estimated yield of 6,980,716 pounds of lint and seed on 1,603 farms.

In Alabama, 990 growers in Conecuh, Crenshaw, and Macon counties insured estimated yields of 2,640,579 pounds on 1,182 farms.

In Florida, 381 growers on 423 farms in Leon, Suwanee, and Walton counties have protected yields estimated at 219,524 pounds of lint and seed.

In Mississippi, 496 growers on 524 farms in the counties of Clarke, Pike, and Smith insured an estimated yield of 768,723 pounds of lint and seed.

The progress report reveals that each of the 3,655 growers signed contracts for 75 percent coverage of their average yield.

## 998 Counties

(Continued from page 1)

Illinois and Kansas, with two counties each, are lowest, in the following alphabetical list of counties where cotton crop insurance is available:

Alabama . . .	67	Louisiana . . .	55
Arizona . . .	6	Mississippi . . .	85
Arkansas . . .	71	Missouri . . .	16
California . . .	9	New Mexico . . .	13
Florida . . .	21	N. Carolina . . .	79
Georgia . . .	151	Oklahoma . . .	69
Illinois . . .	2	S. Carolina . . .	46
Kansas . . .	2	Tennessee . . .	56
Kentucky . . .	6	Texas . . .	226
Virginia . . .	18		

# Timely TIPS

## UNCLE SAM WANTS THAT SCRAP IRON

On almost every farm there is more or less scrap iron, rusting and forgotten. The Nation needs this scrap as never before, so the government is calling on farmers to move it to their nearest scrap or junk dealer. There won't be much money in it for the farmer, but scrap makes steel and steel makes guns and ships and planes and trucks.

The more scrap, the more steel. And the more steel in the mills, the more farm machinery and machinery parts for the farm.

On some farms there is enough scrap to equal the value of the premium on a Federal crop insurance contract.

So, when the cotton farmer turns scrap into steel he is helping himself and his nation.

The United States Department of Agriculture is requested by the War Production Board to assist in getting 28 million tons of scrap iron off the farm and into the hands of scrap dealers where it quickly will flow into the steel mills to BLAST THE AXIS.

AMERICA'S first job is winning this war, and while winning conserve the soil for peacetime usefulness in meeting our responsibilities to a hungry, debt-ridden, disease-infested world. But why conserve the soil if there aren't experienced farmers to till it, when victory has been achieved? Federal crop insurance presents one means of keeping the farmer on the land.

FIRST THINGS must come first!

The war emergency has thrown an enormous load on the Government Printing Office, literally staggering even its facilities. Because of this, some Federal crop insurance pamphlets, booklets, and other printed matter were delayed for weeks and even months, which unfortunately handicapped the first cotton crop insurance program. But this is war!

## CROP INSURANCE SPOTLIGHTS IN LONE STAR STATE

"I DON'T EXPECT MY HOUSE  
TO BURN BUT IT'S INSURED"

Farmer F. A. Holland was first in Live Oak County (Texas) to sign a cotton crop insurance application, according to his hometown paper, The George West Texas Herald. "I think (crop) insurance is a good thing," Mr. Holland said, "even if you don't expect to collect indemnities. I don't expect my house to burn, either, but that's no reason why I shouldn't carry insurance." Holland's premium was 9.3 pounds of lint per acre.

### ONE-VARIETY COTTON FARMER BUYS FIRST CROP POLICY

Julius Witliff, of Couplan (Texas), was No. One crop insurance policyholder in his county, paying an estimated premium of \$2.33 per acre, based on cotton quotations the day he signed his application. According to the Austin (Texas) American, Mr. Witliff has been "an outstanding one-variety cotton farmer since 1935."

### TOM GREEN COUNTY FARMER HASN'T MISSED A BET YET

Claude Weatherford, of Tom Green County (Texas) who planted his first row of cotton in 1904, signed the first Federal crop insurance application in his county in February. Weatherford "has participated in every phase of the government conservation and soil-building program since its beginning," states The San Angelo Evening Standard.

### 182 FARMERS INSURE 337 HIDALGO (TEXAS) FARMS

A total of 182 Hidalgo County farmers took out cotton crop insurance on 337 farms, P. T. Moore of the Hidalgo AAA office announced.

### WHEN THE CLOUDS ROLL OVER THE VALLEY THIS SUMMER--

"I'm proud to be the first farmer in Eddy County to take out cotton crop insurance," said D. H. Greer. "I'll surely breathe easier when any kind of cloud rolls over the valley this summer." (From Eddy County Texas Farmer)

## MEN AND WOMEN OF FEDERAL CROP INS. . GIVE THEIR BLOOD

There was an immediate and generous response from Federal Crop Insurance Corporation officials and employees when the Red Cross recently called for blood donors. A few days after the appeal came from the Corporation's director of personnel J. Harold Monson, 25 or more persons volunteered.

In the first group to be accepted were eight women and eleven men, and it is expected others will respond when the next group donate their blood for use among the nation's armed forces or for civilian emergencies.

According to officials of the American Red Cross, the probable demand for the blood bank will equal a quart of blood from every man and woman in continental United States.

There are 125 or more Federal Crop Insurance Corporation officials and employees taking or who have completed the standard or the advanced course in Red Cross first-aid training, Mr. Monson's office announced.

In the Kansas City office, last reports were that 83 persons were taking first-aid courses; 43 in the Spokane office; and 31 in the Dallas office. Reports from other offices had not been received up to March 1.

## Defeat Axis

(Continued from page 1)

"For generations, the cotton planter has carried all the risk, and in so doing often has fallen by the wayside through no fault of his own. Now, however, he can share his risk with the Federal Crop Insurance Corporation by means of a cotton crop insurance contract. With the crop insured, his initial investment in seed, fertilizer, and labor is protected, and he can have the security of a guaranteed income at ginning time. His croppers and tenants, also having this security, are not nearly so likely to seek other employment. This of itself will help solve part of the labor problem, for I believe when tenant, sharecropper, and landlord realize the importance of their task to ulti-

mate victory, they will do all in their power to carry their share of the load.

"There are more than 1,000 uses listed by the U. S. Department of Commerce for cotton fabrics alone, a large percentage of them for our armed services--army, navy, air corps, and marines. Long staple, high quality cotton is used for balloon cloth and parachutes, and there is not enough of this long staple cotton on hand to supply the probable demand. Recently the War Production Board instructed oil mills in Texas, Arizona, and Georgia that their seed of the SXP American-Egyptian and sea-island varieties (that's long staple), must be sold to growers for planting instead of being crushed for oil.

"There is a shortage in fats and oils, since our imports were cut off and the demand enormously increased. In 1940, for instance, more than 600,000 tons of cottonseed oil was used for shortening, oleomargarine, and other edible purposes, according to the Department of Commerce, and it is probable that the consumption will increase in 1942.

"Manila hemp, jute, sisal and silk fibers, which we heretofore imported in great quantities, now are entirely cut off as the conflict in the Far East occupies our navy and merchant marine. Wool, we are informed, will be scarce and difficult to obtain, and there's no likelihood of Far East vegetable oils, normally imported in such large quantities reaching America for a long time.

"This condition throws a grave responsibility at the feet of every cotton farmer, for cotton and cottonseed must take the place of commodities formerly imported into the United States in millions of tons. There is an adequate reserve of shorter staple cotton, but we must concentrate on the production of longer staple varieties and in maintaining our reserves of cotton and seed.

"As the conflict progresses, the United Nations probably will need more raw materials from our cotton farms. Each month since Japan threw down the gauntlet to America--a challenge we were not slow in accepting--the need for

## FEDERAL CROP WIVES KNITTING- SEWING AS GROUP IN RED CROSS

The wives of employees of the Federal Crop Insurance Corporation for more than a year have met weekly or semi-weekly as a group of Red Cross workers, sewing and knitting. Mrs. Leroy K. Smith, wife of the Corporation's manager, is chairman of the group.

Part of the group work at home, while the others--usually 16 or more--meet weekly or every other week, with one of the group for a full day's work. In January, for instance, the group as a whole contributed 230 working hours knitting sleeveless sweaters for soldiers and sailors and in making skirts and dresses for women in the devastated areas of Britain and elsewhere, according to Mrs. Lester Mort, group registrar.

Those who gather together for the day's work carry sandwiches, salads or cakes for the noon luncheon. Meetings are rotated from home to home, Mrs. Mort said, and one week they meet in the District, the next going into one of the Virginia member's home.

War brings an increasing responsibility--and opportunity for service--to each person connected with Federal crop insurance.

cotton and its byproducts has increased.

"Like other businessmen, growers face hardships and handicaps they must overcome. These may include less labor, fertilizer, machinery and parts, and fewer auto and truck tires," Mr. Wright pointed out.

"No grower of cotton driven from his acres because of crop failures can help in this situation," Mr. Wright continued. "The Farmer must stay with the land and a Federal crop insurance contract, with its guarantee of a crop income, will go a long way, we think, in reducing the number leaving the farm for other work. Therefore, I am sure the crop insurance program is rendering an invaluable service to our Nation, as well as to growers of cotton," Mr. Wright said.

# FULL YIELD REDUCTION IN 13 STATES FOR STATED CAUSES, CROPS OF 1920 THRU 1940

Climatic conditions, plant diseases, boll weevil, and other insects reduced the estimated full yield of cotton in 13 states, over a 21-year period, more than one-third, according to the following tabulation. Boll weevil led all the rest in its depredations, with highest losses in 1921 and 1922. However, in 1930, drought reduced the full yield even more than boll weevil in its worst years.

Crop of	Total	Deficient Moisture	Excessive Moisture	Other Climatic	Plant Diseases	Boll Weevil	Other Insects
				Percent			
1920	38.2	2.2	8.8	2.2	1.1	19.9	4.0
1921	52.4	8.6	4.3	3.1	0.9	31.0	4.5
1922	44.9	10.3	4.9	2.3	0.8	24.2	2.4
1923	45.3	7.2	8.0	2.8	0.7	19.5	7.1
1924	34.1	14.0	5.0	2.3	0.8	8.0	4.0
1925	36.0	24.6	1.4	3.0	0.7	4.1	2.2
1926	29.5	5.3	3.2	2.9	2.1	7.1	8.9
1927	28.5	6.4	4.9	2.8	1.5	18.5	4.4
1928	36.0	4.4	7.3	4.9	1.9	14.1	3.4
1929	42.1	10.8	7.2	6.0	2.3	13.3	2.5
1930	45.4	27.7	2.8	6.3	1.7	5.0	1.9
1931	26.5	8.3	2.6	3.5	2.0	8.3	1.8
1932	39.5	8.0	3.9	6.1	3.2	15.2	3.1
1933	26.7	6.8	2.6	3.7	2.3	9.1	2.2
1934	40.7	20.7	1.9	7.3	1.9	7.3	1.6
1935	34.7	9.2	3.7	6.5	2.2	8.1	5.0
1936	36.6	16.2	1.9	8.4	2.2	4.9	3.0
1937	21.8	5.7	1.5	4.1	2.2	5.3	3.0
1938	30.1	6.8	3.3	4.0	1.9	9.9	4.2
1939	32.9	10.1	4.2	5.9	1.8	8.7	2.2
1940	28.9	5.5	6.5	6.5	2.0	6.5	1.9
Av.	36.2	10.4	4.3	4.5	1.7	11.8	3.5

## Contact Man

(Continued from page 1)

sideration of the management, thus establishing personal contact between growers or groups of growers and the Washington office of the Corporation.

Mr. Fields, better known as "J. D.," is a 35-year-old six-footer, tipping the scales at 232 pounds.

For two successive years he captained his football and basketball teams at Teachers College, Statesboro. "I played football for seven years," said J. D.--and that likely explains his refusal to smoke or chew.

He and Mrs. Fields are parents of one son, Jimmy, seven years of age, and operate their own farm of 469 acres in Emanuel County, Georgia.

This year there are 45 acres in cotton, 60 in corn, and the balance of the 144 acres of land

under cultivation is in kudzu, pasture, hay crops, fruits, and vegetables. "We live at home," J. D. said, offering as proof their January grocery bill of \$7.95, which "Weda said was just too much."

The balance of the Fields' farm, 365 acres, is in growing long-leaf and slash pine, none having been "turpented" for several years. They are saving this for a "rainy day," or for the time when Son Jimmy is ready for college.

The farm is well equipped with modern home, barns, smokehouse, chicken runs, sheds, etc.

The family exchequer is somewhat supplemented with sales of beef and pork on the hoof. Eight mules furnish the workstock and on the pastures are one purebred bull and 20 head of grade beef and dairy cattle. A purebred boar and six brood sows furnish the family's supply of pork,

WITHIN a week or two, "F.C.I. HANDBOOK--Crop Insurance Blueprints" will be off GPO's presses, but too late for use in the 1942 program. However, copies will be mailed to AAA offices for use by those who again will be selling cotton crop insurance. "The Handbook" is not for general distribution, and those receiving copies are cautioned to study and preserve them for use in discussing the program this summer and fall, and for the program of 1942, Manager Leroy Smith said.

with some left over for sale.

"Mrs. Fields runs the farm and farm home," J. D. said. "I've suggested living in the city and renting the farm, but Weda only shakes her head."

J. D. and Ouida Fields are natives of Emanuel County, Georgia, where they grew up together, were sweethearts for "a long time," J. D. admits, adding: "She is the better farmer of the two and really runs the whole show, mothers Jimmy, cans vegetables, fruits, and meats, and, in her spare time, works with the Blum community home demonstration club of which she is president.

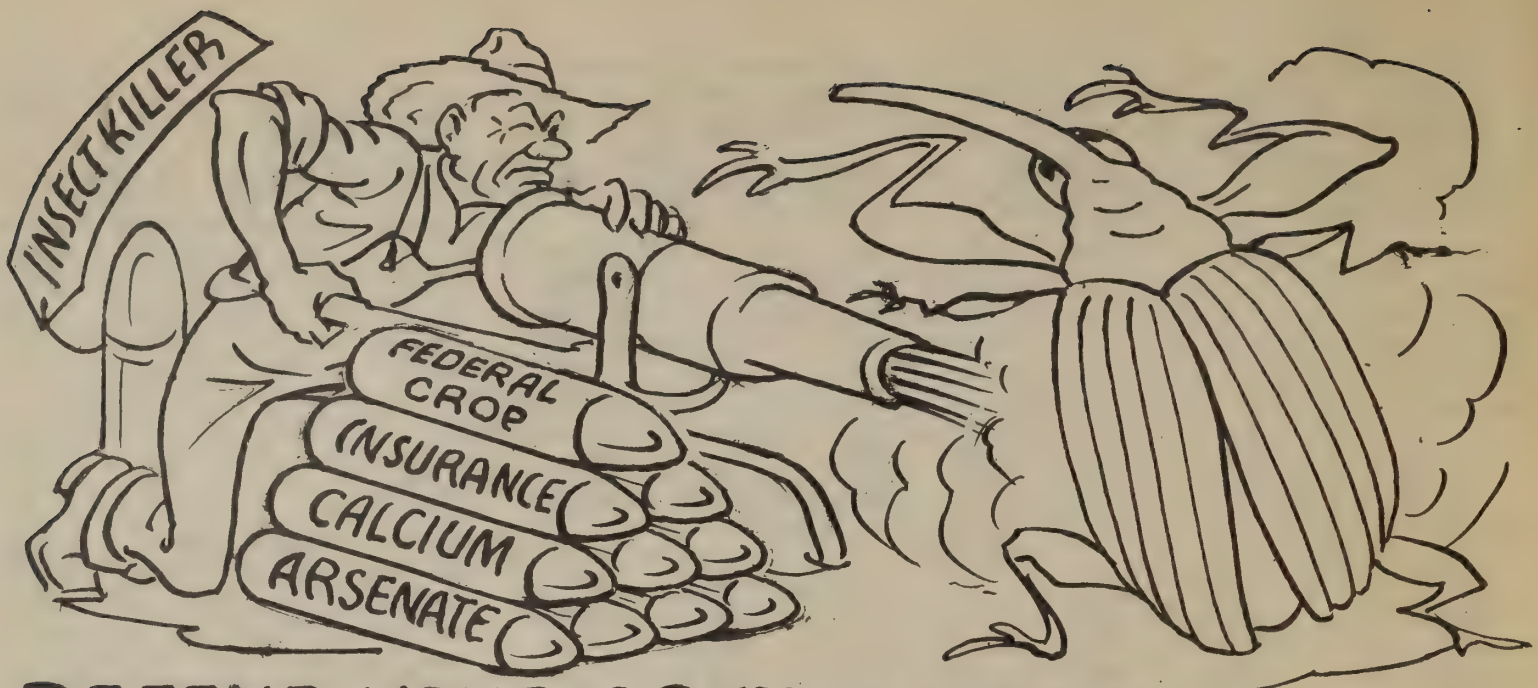
"I guess Jimmy, the farm, and her club are Weda's only hobbies," says the husband.

His hobbies are hunting and fishing. He is a good shot--and pretty good with a fishing line and hook. He has two good bird dogs, but has not become an enthusiastic fox or 'possum hunter.

J. D. Fields' first connection with the Department of Agriculture was in 1934 and 1935 when he was a checker for the AAA in his county.

In 1936 he was elected a member of his county AAA committee. During the years 1937 through 1940 Fields was chairman of that committee and chairman of the Emanuel county Federal Farm Security committee.

January 1, 1940, he became AAA field officer, with 36 south-central Georgia counties under his supervision. This position was relinquished when Fields accepted his present position with Federal Crop Insurance Corporation.



## DEFEND YOUR COTTON CROP *with* ALL-RISK INSURANCE

DEAR MR. BLANK: Calcium arsenate alone won't lick the boll weevil, but it helps; and when used along with Federal crop insurance, Mr. B. W. finds his deadliness far less sure--his evil performance badly crimped.

A Federal cotton crop insurance contract protects growers from such unavoidable hazards as drought, plant diseases, flood, frost, and hail, as well as the weevil and other insects which destroy more than 2,000,000 bales of cotton every year. They destroy about \_\_\_\_\_ bales of cotton annually in the State of \_\_\_\_\_ and an average of \_\_\_\_\_ bales right here in \_\_\_\_\_ County.

By cooperating with your neighbors in insect-control programs you will do much to lessen damage by these pests; and if they get out of control, you still may be sure of cotton to sell, through the Federal all-risk cotton insurance program, in the fall.

Crop protection is more necessary these way days than ever before, for staple, linters, and cottonseed are much most valuable to the planter and the nation as they battle Axis aggressors. The basic need of the Allied Nations is food, clothing, and munitions of war, and all of these come in vast quantities from the cotton fields of the South.

A guaranteed crop income helps keep the farmer on the farm to produce more and more as the demand increases for food and munitions.

Your county AAA committeemen will tell you how to take the sting out of insect invasions and guarantee your crop income.

Very truly yours,

\_\_\_\_\_, Chairman,  
County AAA Committee

NOTE: Stencils with the above illustration - not the letter - impressed on them are available for use by county committeemen in mailing circular letters to local cottongrowers. They may be obtained upon request through the State AAA Offices.

F29  
Received

LIBRARY  
RECEIVED  
★ JUL 13 1942 ★  
U.S. Department of Agriculture

# The 1942-1943 COTTON INSURANCE PROGRAM

Federal Crop Insurance Corporation

Program Information from the Corporation Manager  
U.S. Department of Agriculture

June 1942

Number 3

## CROP INSURANCE SHOULD HELP HOLD LABOR ON COTTON FARMS

EVERY EXPERIENCED GROWER AND FARM  
HAND NEEDED TO MEET INCREASED  
NEEDS FOR LONG COTTON AND SEED

Cotton consumed for munitions, textiles, and almost every conceivable use in the armed forces is cutting deep into the 12-million-bale cotton surplus or carry-over, declares J. Carl Wright, assistant to the manager of the Federal Crop Insurance Corporation.

"There is more than enough of the shorter staples, but as Secretary Wickard has indicated, we are approaching a serious shortage of LONG cotton and cottonseed for oil and meal--oil for greatly expanded edible purposes and meal for cattle feed and fertilizer.

"To meet the increased demand for longer staples and for seed, cotton farmers were requested to cultivate their full cotton allotments of about 27,400,000 acres. Secretary Wickard emphasized this does not mean allotments were increased or farmers asked to exceed allotments.

"The cotton farmer is performing a dual service for his Nation and America's allies. He is called upon to grow more and more long cotton and oil-bearing seed, while at one and the same time his sons, his tenants, and his labor are leaving the fields to enter defense construction, defense industry, and the armed services.

"Ten percent of labor that has left the farm volunteered to enter Navy and Marines and a few into the Army, and another ten percent were called by the selective service boards.

"As these eventful months pass, the cotton farmer's contribution in farm commodities and men will increase, along with handicaps the emergency is creating.

(Continued on page 2)

## Old-Time Cotton Farmers Shake Heads in Amaze- ment at Federal Crop Insurance

"Federal crop insurance rounds out a long-planned program to provide farmers with a guarantee of perennial economic security, the corporation operating on a non-profit basis," says the Clifton (Texas) Record.

"Years of painstaking study were required before the Corporation could be set up, a study of which had for its goal, now realized, the accurate charting of the normal yields of every acre of cotton-producing farm land in the United States.

"Old-time cotton farmers, who have been plunged into debt periodically through the action of bugs, drought, floods, and lean years, and who in many cases have been reduced from farm owners to tenants, are shaking their heads in amazement at the Federal crop insurance offer--and rushing to sign up.

"Not only can they be sure of realizing a minimum of 75 percent of normal production, but they also get a guaranteed minimum price of 85 percent of parity prices.

"This law, which exercises a profound influence over farm economics, is remarkable for several other reasons," adds The Clifton Record.

## CROP INSURANCE CONTRACT EXCELLENT LOAN COLLATERAL

Farmers frequently need cash before their crops are picked or ginned. Most banks accept a Federal crop insurance contract as collateral. It is as sound as a hickory nut, for the farmer can't lose more than a fourth (or half) of his crop income.

## 173,000 COTTON UNITS SIGN UP FOR INSURANCE

11.3 PERCENT OF COTTON ALLOT-  
MENT UNITS NOW PROTECTED;  
1943 PROGRAM ALREADY BEING  
PLANNED IN STATE MEETINGS

Texas cotton farmers "lead all the rest" in the first Federal crop insurance sign-up program, more than 50,000 having insured average yields of lint and seed.

On the other side of the Mississippi, Georgia growers took second place with yield losses on over 25,000 farming units covered.

The 1942 sign-up program, first to be extended cotton growers, closed March 31 with a total of 172,700 farming units under protection of Federal crop insurance. It is estimated that crops on approximately 3,000,000 acres are now being cultivated by farmers holding contracts with the Federal Crop Insurance Corporation, said J. Carl Wright, assistant to the Corporation manager, Leroy K. Smith.

"The Corporation and state and county AAA committees were confronted with an enormous task in estimating average yields and establishing premium rates on a million five hundred twenty-three thousand cotton farms, in the relatively short period we had this year," Mr. Wright said. "The Nation's rapid approach toward war trebled work of state and county committees, and to this was added the FCI program.

"To have written crop insurance on 11.3 percent of the million and a half cotton allotment units, under conditions that existed during the sign-up period, clearly indicates that cotton producers in all of the 18 cotton states welcome the protection extended them by Department of Agriculture's insurance agency.

"In those counties where growers were familiar with crop  
(Continued on page 2)

## Hold Labor On Farm

(Continued from page 1)

"If we are to meet demands for longer cotton and seed for oil and meal, every experienced cotton farmer must remain on his land, with as nearly an adequate number of hands as the emergency permits. Federal crop income protection goes a long, long way in guaranteeing financial stability, thus offering added inducements to labor to remain with the grower. Cotton farming is a hazardous occupation even under favorable conditions, and this uncertainty affects the security of both labor and planter.

"Literally thousands of good farmers now employed in construction and industry were driven from their farms by financial difficulties resulting from crop income losses. There are many more thousands of farm laborers who rushed away from the country to the cities because of the uncertainty that has hung around cotton farming for decades.

"This year, with a new program, not too well understood by most cotton farmers, thousands of tenants, sharecroppers, and land-owners signed up for Federal crop insurance. The task of establishing average yields and rates was enormous. War emergencies caused long delays in getting out information essential to an understanding of crop insurance, but in the few weeks we had before the 1942 program closed more than one farmer in 11, operating under cotton allotments, sought security through guaranteed crop incomes."

### DUGGAN SAYS COTTON SURPLUS DWINDLES

In a recent radio broadcast, I. W. Duggan, Director of the Southern Division, AAA, declared we are digging into our cotton reserves fairly rapidly to meet increasing demands at home and for our allies. He said: "We've got to keep up our cotton reserves for any emergency and to help rehabilitate the war-shattered countries when the war is over. We need more cottonseed oil to help meet the fats and oil shortage. We need more feed to meet our milk goals. Cottonseed from an acre will provide enough high quality protein feed to carry a milch cow nearly three months.

"We are asking big increases in certain types of cotton, but

within acreage allotments--increases in longer-fibered cottons, one and one-eighth inches and longer.

"We must have more and more longer cotton in the war program and we are about to run out of it," Mr. Duggan said.

## 173,000 Cotton Units

(Continued from page 1)

insurance, participation was gratifying. In other counties where the program was not generally known or understood, farmers naturally were slower in coming in," Mr. Wright said.

The second, or 1943, cotton crop insurance program already is being planned in a series of state meetings held in the major cotton states by representatives of the Corporation and state and county AAA committeemen and information representatives, thus assuring a more general understanding of the second program.

The number of farmers participating in the wheat program has increased with each successive campaign, starting in its first year with 165,777 farming units protected and concluding its last or fourth program with 502,793 wheat farms operating under protection of Federal crop insurance. Mr. Wright predicts that the cotton program will increase each year in proportions equal to wheat.

In the Dallas area, composed of 10 states, 92,083 cotton units were signed up in the first program; and in the Birmingham area, with 9 states, 80,615 units were covered.

South Carolina is in third place with Alabama and Louisiana running neck and neck for fourth in the following total of farming units included in the 1942 cotton insurance program:

Ala.....	11,722	Miss.....	9,239
Ariz.....	825	Mo.....	3,505
Ark.....	8,573	N.Mex.....	1,777
Calif.....	1,422	N.C.....	9,596
Fla.....	917	Okla.....	9,899
Ga.....	25,241	S.C.....	19,262
Ill.....	306	Tenn.....	3,567
Ky.....	365	Tex.....	54,266
La.....	11,610	Va.....	706

### HIS PROOF AND COLLATERAL

For the first time, an insured cotton farmer can say to his banker: "In the fall I'll have funds from my crop to pay off my loan." His Federal crop insurance contract is his proof and collateral.

## Insured Farmers Sitting 'Plumb on Top Of The World'

If boll weevil, hail, or other hazards strip Price Harper's cotton acres this year, a Georgia farmer, who owns a tract of 200 acres near Villa Rica "still will be sitting plumb on top of the world," says the Villa Rica Breeze.

"Harper was one of the first Georgia growers to take out insurance for three-fourths of his average yield of 343 pounds of lint per acre.

"When crop insurance for cotton was first announced," Harper said, "I began wondering if I ought to have it, and whether I could afford it. But then I remembered 1936 and 1938, when my yields dropped to 287 pounds and 241 pounds. And then last year's WEEVILS! So I figured it wasn't a question of whether I could afford it, but whether I could afford to do without it."

## Spare Machinery For Sale Or To Exchange

In many counties, in the county AAA office, farmers post lists of "Spare Machinery for Sale or Exchange." The county newspaper, too, may carry these lists, as a goodwill feature.

Thousands of rural communities are "saving their tires" through cooperative auto service, two or more families traveling to the city or county seat in one car.

Farmers also are making one truck do the job for two or more families, this adding mileage to every car or truck tire.

### CROP INSURANCE POLICY IN THE POCKET IS COTTON CROP INCOME ALREADY IN THE BAG

Those thousands of cotton farmers toting Federal crop insurance policies in their pockets aren't worrying over weevil, weather, and other hazards. They KNOW at picking time, when cotton is likely to be \$100 a bale and seed relatively high, three-fourths (or one-half) of their crop income already is "in the bag."

Cottonseed oil, rich in protein, is fed to finish off beef cattle and to carry cattle for richer milk and more butter.

## INSURED FARMER MAY COLLECT ON PARTIAL LOSSES

Cotton farmers protected by Federal crop insurance can lose only part of their crops and still collect indemnities. Whether large or small, the insured farmer has protection against crop income losses he can get from no other source, his contract sharing the risk from planting time until harvest.

For example, Farmer A's average yield is 400 pounds an acre and he insures three-fourths or 300 pounds. Federal crop insurance has guaranteed him 300 pounds, and if his loss is total his indemnity will be 300 pounds. But if he picks 200 pounds of lint, Farmer A is short only 100 pounds and he is indemnified for that amount, J. Carl Wright, assistant to the manager, in charge of cotton, points out.

Baled cotton stored in warehouses usually is covered with fire insurance, its only hazard. Growing cotton, on the other hand, faces flood and drought, weevil and a dozen or more other insects, plant disease, hail, frost and freezing weather.

Growers who carefully select seed, fertilizer and poison, and pick thoroughly are likely to establish low loss records, thus earning lower premiums than farms with high losses, Mr. Wright said.

"If it is good business to insure cotton in warehouses, where the only likely damage would be from fire, it would seem to be an even wiser practice to (a) establish the lowest possible loss record on one's farm, and (b) cover the crop from planting to picking with Federal all-risk insurance," Mr. Wright declared.

### THERE IS MONEY IN OLD WORN-OUT TIRES

On many farms are old tires, tossed away and rotting, no longer usable. They can't be repaired, recapped, or retreaded, but aren't valueless. The nation needs rubber and scrap dealers are paying cash for unusable tires.

Farmers also are turning their old scrap-iron, baling wire, scrap burlap, brass and steel into spending money.

## Nature, That Grand Old Girl, Can't do It All For Mankind

Nature is a grand Old Girl, but she can't do it all. What she takes from the soil she puts back, when permitted. Too often it is the reverse with man, who has taken and taken, for three centuries in America, and now is paying for his prodigality. The Good Earth is good to those who are good to her.

Man's short-sightedness in his misuse of the soil has resulted in floods that inundated his lands, washed away its fertility and destroyed his crops.

Because sufficient moisture was not stored away on which to draw in dry years, millions of dollars are lost by cotton farmers annually. There now are 12,500,000 acres of farm land in the cotton and tobacco belts alone that should be taken out of cultivation, according to Dr. H. H. Bennett, chief of the Soil Conservation Service.

"Conservation farming will increase yields of a great many farm crops and is the best way to meet our war production goals," Dr. Bennett declares. "We can produce more of the things we have to produce through conservation than we can by going hog-wild and plowing up every acre in sight."

To increase yields, farmers increase costs of production, and this added investment should be protected, J. Carl Wright, in charge of cotton crop insurance, points out. "Every year, somewhere in the belt, there are floods and droughts, and weevil takes its toll in every state," Mr. Wright said. "These and other hazards are ever-present dangers that can be overcome only through Federal crop insurance with its guarantee of a crop income despite ravages of insects or antics of weather."

"Thus, in a sense, Federal crop income protection, with its guarantee of security, is pinch-hitting for that grand old girl, Mother Nature, who hasn't been permitted to have her way."

"By preserving the fertility of our soil and protecting our crop incomes with Federal crop insurance, we cotton farmers can take most of the gamble out of cotton growing."

## Ga. Farmers Urged To Take Out Two Types Of Insurance

Federal crop insurance is all to the good, but not quite enough. Producers should go a step farther, Newton County farmers are advised by their county agent.

"Two hundred farmers in Newton County applied for cotton crop insurance," the county agent is quoted in The Covington News as saying, "but these same farmers ....and all other cotton producers....should take out another cotton crop insurance policy. This form of insurance is cheap and effective and each farmer should adopt it. Seed treatment is the insurance I am thinking about."

"This treatment costs only a few cents a bushel and may mean a stand of cotton. I have seen seedling wilt take such a heavy toll of young cotton that replanting was necessary."

"A pound of 2 percent Ceresan will treat a little over 5 bushels of seed and Improved Ceresan will treat nearly 11 bushels," Newton's county agent informed his farmer friends in this timely tip for their 1943 cotton crops.

## Bags On Farms Must do Double Duty; Shortage

There's a serious shortage of cotton and burlap bags and bagging material for packing farm commodities. To offset this, the USDA has set up a nation-wide bag conservation program, its major objectives being to persuade farmers to handle bags carefully for repeated use or return usable bags to trade channels.

The program is to be conducted by USDA State and County War Boards, cooperating with farm organizations, agricultural commissions, and grain, seed, feed and bag dealers.

The war has greatly reduced imports of burlaps, in the face of increased requirements of agriculture and the military forces. It is now necessary, USDA officials declare, to make every bag do more than double duty, and where possible substitute bags made from other materials.

Methods of handling, cleaning and storing bags for future use will be suggested to farmers in every section of the nation, in an effort to keep large supplies of used bags in normal trade channels, thus preventing hoarding or needless accumulations of idle bags.

## WEEVIL WAR MAY BE FOUGHT WITH ANOTHER INSECT

Now comes word of another approach to the boll weevil and pink bollworm problem. According to the cotton research director of the University of Texas, a bug has been found whose diet consists of weevils, pink bollworms, and flour moths, and scientists give assurance that the newly-found weevil warrior will not become a pest as have various other artificially introduced insects.

"Microbacon" is the name of the weevil's prospective nemesis and his method of attack is to bore into the lair of the weevil or pink bollworm thereby destroying it. Development and maintenance of this parasitic insect is cheap and efficient, scientists say, and it is believed will prove a better method of control than poison dusting which, it is claimed, had made thousands of acres relatively infertile and unproductive due to accumulation of poison.

With the aid of state and Federal agencies, it is probable that huge numbers of this weevil-destroying insect will be available for placing in cotton fields throughout the South not later than the spring of 1943.

## FARM LABOR SHORT, NEW WORKERS NEEDED; FARM LADS VOL- UNTEER

There were 10,445,000 hired and family farm workers employed in 1940, according to the USDA Bureau of Agricultural Economics last year (1941). Total employed hired and family workers on farms is estimated at 10,267,000, a decrease of 167,000.

The prospective decrease in the supply of laborers of the type farmers hire in ordinary times does not mean actual employment in agriculture will be proportionately lower, BAE predicted. New workers, to fill the gap to some extent, will include women, persons of high school age, and older persons who normally do not seek employment.

Just as many farm youths volunteered for service in Navy and Marines as were drafted, it is stated.

## BRITAIN BUYS IN ONE YEAR 486,890 BALES OF COTTON

Lease-lend purchases of United Nations within the 12-month period ending March 15 removed more than half a million bales of cotton from America's surplus. The Agricultural Marketing Service paid \$50,863,750 for 293,477,600 pounds of lint, it reports.

Among other major farm commodities bought by AMS for lease-lend orders for Great Britain and other allies was more than \$237,000,000 worth of meat products, largely pork and lard, and one and three-fourths billion pounds of eggs and dairy products valued at \$282,000,000.

The sum total of all farm commodities furnished Allied Nations through lease-lend in the year was estimated at  $7\frac{1}{2}$  billion pounds of "Food for Freedom," valued by AMS at \$800,000,000.

### MORE FARM MACHINERY, BALE TIES, AND NAILS

The War Production Board amended its 1942 farm equipment program, assuring farmers of more of certain types of farm machinery, particularly the release of materials for manufacturing peanut pickers, which will provide 3,600 new pickers for the 1942 harvest.

WPB also notified 26 nail manufacturers to produce 72,000 tons a month--April through July. The per month average has been 65,000 tons.

Makers of bale ties were directed to increase production to 16,000 tons per month.

### VALUE OF CROP INSURANCE IS NOT YET APPRECIATED

"The value of crop insurance is not yet fully appreciated by farmers of the county," said County Agent Matthis, of Craven County, N. C. "The past two years have been good years, but in the preceding 10 years our farmers would have profited by such protection. A wet year, this year, would make crop insurance very profitable to the farmers."

An insured grower need not lose more than one-fourth of his average crop yield income.

## FOOD JUST AS VITAL AS TANKS AND PLANES SAYS SECY. WICKARD

"We do not help to produce tanks, planes, machine guns, and bullets," said Secretary of Agriculture Wickard to USDA employees, "but we do help to produce food, and enough food to feed the military and civilian population is just as important as tanks and planes."

"I have said time after time that food will win this war and write the peace, and I am more convinced of the truth of that statement as the days go by. I would like all of you to remember that the Department of Agriculture and every single employee in it will be a factor in helping to win this war."

## Argentine's Horse Hair To Replace Hog Bristles

There's a pending shortage in hog bristles and the Defense Surplus Corporation (USDA) is negotiating with Argentina for all of its available supply of horse hair as a substitute.

Quinine, so essential throughout the South, where malaria prevails, is also sought by DSC. The Argentine supply of quinine, valued at \$6,050,000 is on order, a million and a half ounces received and 3,165,000 ounces, in the form of bark, is ordered to Australia.

South America began commercial production of quinine products from wild cinchona trees last year but production of high grade barks is several years away, says DSC in announcing loss at sea of from \$50,000 to two million ounces of quinine."

Cottonseed oil, rich in protein, is fed to finish off beef cattle and to dairy cattle for richer milk and more butter.

### SCRAP FOR THE JAPS PILED UP IN TEXAS

One Texas farmer sold 10,000 pounds of scrap, to help lick the Japs, he said. Another Texas grower sold 17,000 pounds of steel casting, brass and other metals, and salvaged 3,000 pounds of bolts, angle-irons, and I-beams for his own use.

Half a million pounds of scrap was collected in Travis County, Texas, in five days, through efforts of one farmer.

# FULL YIELD REDUCTION FROM STATED CAUSES, 1920-1941

Cotton crop losses, due to insects, weather, and plant diseases, vary in the several states where such information is available. Reduction from full yield per acre in Texas averaged 37.8 percent for the 10-year period of 1932 through 1941. During the same years Oklahoma's losses were estimated at 42 percent; Louisiana at 34.5 percent; Arkansas 29.7 percent; Florida 34.8 percent; Georgia 30.5 percent; Alabama 29.5 percent; and Mississippi 30.3 percent . . . For the same period, that is for the crop years 1932 through 1941, the average reduction from full yields in the 13 heaviest cotton producing states was 32.9. This estimated loss compares with an average reduction of 36.3 percent for the same states over a period embracing the past 22 years, that is, for the crops of 1920 through 1941 . . . Below and on the next page in more detail are per acre reductions from full yields for Texas, Oklahoma, Louisiana, Arkansas, Florida, Georgia, Alabama, and Mississippi. The same statistical information for other states will appear in the near future. For statistics on United States as a whole, see April issue of FCI Cottonews.

TEXAS: Reductions from full yields, 1920-1941								OKLAHOMA: Reductions from full yields, 1920-1941							
Crop :	Defi-	Exces-	Other:					Crop :	Defi-	Exces-	Other:				
of :	cient :	sive :	oli-	Plant :	Boll :	Other :		of :	cient :	sive :	oli-	Plant :	Boll :	Other :	
:Total:moisture:moisture:matio:diseases:weevil:insects								:Total:moisture:moisture:matio:diseases:weevil:insects							
Percent								Percent							
1920	39	3	7	1	1	20	7	1920	21	1	4	1	0	9	6
1921	63	11	6	6	1	34	5	1921	57	4	2	1	0	41	9
1922	44	17	4	3	1	16	3	1922	53	18	2	4	0	26	3
1923	37	12	3	4	1	10	7	1923	53	18	6	7	0	19	3
1924	38	18	2	2	1	8	7	1924	25	9	1	3	0	4	8
1925	51	40	1	4	1	2	3	1925	33	18	1	6	0	2	6
1926	37	2	4	2	4	11	14	1926	23	2	5	4	0	8	4
1927	42	9	3	2	2	20	6	1927	47	0	5	3	0	31	8
1928	34	8	2	4	2	12	6	1928	42	4	4	4	0	26	4
1929	51	16	7	7	3	13	5	1929	45	18	5	8	1	11	2
1930	47	28	4	6	2	4	3	1930	54	36	2	10	1	3	2
1931	31	9	3	4	3	9	3	1931	30	15	1	6	1	6	1
1932	39	9	2	8	4	11	5	1932	36	10	1	7	1	14	3
1933	26	9	1	4	3	6	3	1933	28	8	2	4	1	10	3
1934	51	34	1	8	2	4	2	1934	72	47	0	16	1	6	2
1935	40	7	6	7	3	7	10	1935	47	18	4	12	1	6	6
1936	46	14	5	11	3	8	5	1936	75	54	0	17	0	1	3
1937	27	7	1	5	3	5	6	1937	37	20	0	9	1	2	5
1938	34	9	2	5	2	8	8	1938	35	18	0	8	1	4	4
1939	39	19	1	8	2	5	4	1939	41	23	0	11	1	4	2
1940	34	10	3	7	3	7	4	1940	22	10	1	7	1	2	1
1941	42	1	11	7	2	11	10	1941	27	1	6	5	1	8	6
Average	40.5	13.3	3.6	5.2	2.2	10.5	5.7	Average	41.0	16.0	2.4	7.0	.6	11.0	4.1

LOUISIANA: Reductions from full yields, 1920-1941								ARKANSAS: Reductions from full yields, 1920-1941							
Crop :	Defi-	Exces-	Other:					Crop :	Defi-	Exces-	Other:				
of :	cient :	sive :	oli-	Plant :	Boll :	Other :		of :	cient :	sive :	oli-	Plant :	Boll :	Other :	
:Total:moisture:moisture:matio:diseases:weevil:insects								:Total:moisture:moisture:matio:diseases:weevil:insects							
Percent								Percent							
1920	48	1	14	3	1	26	3	1920	25	2	8	2	2	9	2
1921	52	5	7	3	0	35	2	1921	43	8	2	1	1	22	9
1922	46	2	8	6	2	25	3	1922	35	10	2	1	1	18	3
1923	50	3	14	1	0	23	9	1923	51	5	9	3	1	15	17
1924	32	24	1	1	0	5	1	1924	30	16	3	4	1	4	2
1925	25	8	3	2	0	10	2	1925	22	12	5	1	1	2	1
1926	32	7	5	3	4	9	4	1926	28	12	3	2	0	3	8
1927	37	2	8	12	0	12	3	1927	39	5	11	6	1	11	5
1928	33	2	6	3	2	18	2	1928	35	3	8	6	2	15	1
1929	39	8	6	5	2	17	1	1929	35	18	3	6	1	6	1
1930	48	33	3	7	1	3	1	1930	67	49	1	12	1	2	2
1931	29	9	3	3	2	11	1	1931	12	3	2	2	1	3	1
1932	43	10	5	7	3	15	3	1932	38	10	4	6	3	13	2
1933	37	5	10	7	2	11	2	1933	29	8	3	4	2	9	3
1934	39	15	2	9	2	9	2	1934	47	27	0	12	2	4	2
1935	33	6	2	9	2	11	3	1935	38	16	4	8	2	4	4
1936	26	10	0	7	2	5	2	1936	36	19	0	12	2	1	2
1937	15	2	2	2	2	6	1	1937	18	6	2	4	2	2	2
1938	23	3	3	4	2	9	2	1938	24	8	2	4	2	5	3
1939	24	4	3	5	2	8	2	1939	23	9	3	5	2	3	1
1940	47	1	21	13	1	10	1	1940	18	3	5	5	2	2	1
1941	58	1	23	4	2	22	6	1941	26	4	2	3	2	11	4
Average	37.0	7.3	6.8	5.3	1.5	13.6	2.5	Average	32.7	11.5	3.7	5.0	1.5	7.5	3.5

FLORIDA: Reductions from full yields, 1920-1941								GEORGIA: Reductions from full yields, 1920-1941							
Crop :	Defi-	Exces-	Other:					Crop :	Defi-	Exces-	Other:				
of :	cient :	sive :	oli- :	Plant :	Boll :	Other :		of :	cient :	sive :	oli- :	Plant :	Boll :	Other :	
:Total:moisture:moisture:matio:diseases:weevil:insects								:Total:moisture:moisture:matio:diseases:weevil:insects							
Percent								Percent							
1920	51	3	7	0	1	32	8	1920	48	2	10	2	1	31	2
1921	46	9	2	2	1	28	4	1921	59	3	5	1	1	45	4
1922	49	3	7	0	2	32	5	1922	61	4	9	0	1	44	3
1923	62	0	19	1	1	33	8	1923	59	3	13	1	1	37	4
1924	46	2	8	2	2	28	4	1924	33	10	5	1	1	15	1
1925	22	3	0	0	3	6	10	1925	40	30	0	1	1	7	1
1926	23	4	2	5	1	4	7	1926	28	7	1	4	1	5	10
1927	42	13	1	0	2	9	17	1927	37	11	4	1	1	18	2
1928	45	7	12	15	0	9	2	1928	39	0	15	6	2	14	2
1929	36	0	9	10	1	14	2	1929	37	4	8	7	2	15	1
1930	21	5	0	2	0	14	0	1930	28	12	1	5	2	7	1
1931	27	14	0	1	1	10	1	1931	29	16	0	4	1	7	1
1932	46	5	7	2	5	25	2	1932	43	5	6	4	3	22	3
1933	25	7	3	3	2	9	1	1933	22	6	1	3	2	8	2
1934	35	5	5	4	2	18	1	1934	26	4	4	3	2	12	1
1935	29	3	5	3	2	15	1	1935	26	6	2	3	2	12	1
1936	22	6	0	6	2	7	1	1936	29	15	0	4	2	6	2
1937	26	2	6	5	4	7	2	1937	20	3	2	2	2	10	1
1938	28	4	4	3	3	13	1	1938	35	4	6	3	2	18	2
1939	65	1	25	20	2	14	3	1939	31	4	7	2	2	14	2
1940	30	1	4	6	3	14	2	1940	24	2	4	5	2	10	1
1941	42	6	9	3	3	19	2	1941	49	7	10	2	1	27	2
Average								Average							
age	37.1	4.7	6.1	4.2	2.0	16.4	3.8	age	36.5	7.2	5.1	3.9	1.6	17.5	2.2

ALABAMA: Reductions from full yields, 1920-1941								MISSISSIPPI: Reductions from full yields, 1920-1941							
Crop :	Defi-	Exces-	Other:					Crop :	Defi-	Exces-	Other:				
of :	cient :	sive :	oli- :	Plant :	Boll :	Other :		of :	cient :	sive :	oli- :	Plant :	Boll :	Other :	
:Total:moisture:moisture:matio:diseases:weevil:insects								:Total:moisture:moisture:matio:diseases:weevil:insects							
Percent								Percent							
1920	54	2	10	2	1	36	3	1920	55	1	15	3	1	32	3
1921	46	8	1	2	2	32	1	1921	41	7	2	2	1	30	2
1922	38	6	3	1	1	26	1	1922	42	5	4	2	1	28	2
1923	57	1	13	1	1	33	8	1923	63	0	23	2	1	31	6
1924	29	10	4	1	1	12	1	1924	32	20	1	2	1	7	1
1925	19	11	0	2	1	5	0	1925	15	6	2	2	1	3	1
1926	21	1	4	6	2	3	5	1926	21	4	2	2	1	6	6
1927	29	7	2	1	2	15	2	1927	30	3	5	3	1	16	2
1928	35	1	13	3	5	12	1	1928	34	3	10	3	2	14	2
1929	35	6	7	4	3	14	1	1929	32	3	7	3	2	16	1
1930	34	22	1	4	2	4	1	1930	42	31	1	4	3	2	1
1931	22	8	1	2	2	8	1	1931	32	2	8	4	2	15	1
1932	39	2	8	3	3	21	2	1932	46	3	8	5	3	25	2
1933	25	4	4	2	2	12	1	1933	30	3	6	3	2	15	1
1934	23	2	4	3	2	11	1	1934	30	6	2	5	2	14	1
1935	25	9	1	3	2	9	1	1935	29	12	1	4	2	9	1
1936	24	10	1	5	2	4	2	1936	18	8	0	4	2	3	1
1937	16	3	2	3	2	5	1	1937	13	3	1	2	2	4	1
1938	27	4	6	3	2	10	2	1938	24	5	3	2	1	11	2
1939	44	4	13	5	2	18	2	1939	35	4	9	7	1	13	1
1940	37	5	10	6	2	12	2	1940	42	2	20	8	1	10	1
1941	35	3	7	1	2	20	2	1941	36	2	6	2	1	23	2
Average								Average							
age	32.5	5.9	5.2	2.9	2.0	14.6	1.9	age	33.7	6.0	6.2	3.4	1.5	14.9	1.9

# ONE FARMER IN FOUR INSURES CROP IN DODGE

"Approximately one-fourth of the farmers in Dodge County (Georgia) insured their 1942 cotton crops," says The Eastman Times-Journal. "In taking out this insurance, farmers of Dodge are assured a crop totaling nearly \$231,000 for this year.....No small amount for a guaranteed harvest."

# THERE FIRSTEST WITH MOSTEST

The farmer plows and plants, cultivates and fertilizes, hoping he'll have a crop to harvest. Sometimes he has and sometimes it's the other way. Weevil or one of the other many pests got there "firstest with the mostest." And that's where Federal crop insurance comes in to "save the day."

# FEDERAL CROP INSURANCE MAKES UP THE DIFFERENCE

"Come what may, I'll have at least 75 percent of a cotton crop this year," Byron Williams, chairman, Hopkins County, Texas, AAA committee said. "For every pound I fall below 75 percent of my average yield production, Federal crop insurance will make up the difference."

# COTTON INSURANCE PROGRAM

Federal Crop Insurance Corporation

Program Information from the Corporation Manager  
U.S. Department of Agriculture

August 1942

LIBRARY  
RECEIVED  
★ SEP 25 1942 ★  
U. S. Department of Agriculture

Number 4

## HUNDREDS OF DELEGATES ATTEND 14 STATE CROP INSURANCE MEETS

MAXIMUM ATTENDANCE OF THOSE MOST INTERESTED ATTAINED AT MINIMUM TRAVEL EXPENSE AND TIME; STATE MEETINGS ANSWER TO WAR ECONOMY

More than 1,200 representatives from 19 cotton-growing states attended state conferences recently, arranged by Federal Crop Insurance Corporation and AAA officials, in 14 centrally located cities. Persons familiar with national conferences say not more than 200 to 250 of these same delegates would have attended a national meeting, because of the time and expense involved.

In each state, the four representatives of the Corporation, because of the state meetings, were privileged to meet farmers, bankers, ginners, AAA committeemen, and others interested in a stabilized income for cotton farmers.

"There is little doubt in my mind the Corporation initiated something well worth while in arranging these state hearings," said Mr. J. Carl Wright, assistant manager, who headed the Corporation representatives. "At a minimum of expense and time, maximum attendance was possible for those persons most interested in developing the program and most necessary in successfully presenting cotton crop insurance to the million and a half farmers now producing cotton.

"Every person present was given an opportunity to present his or her opinion on any phase of the program, and we were gratified at the large number who frankly said what was on their minds or in their hearts. From them we received suggestions and recommendations intended to improve the program, making it even more attractive to cotton farmers. These opinions went

(Continued on page 3)

## POSTERS IN "THE MILL," ALL 1943 INFORMATIONAL MATERIAL BEING RUSHED

Informational material, such as large posters, pamphlets, postal cards and handbooks, prepared in Washington to assist field forces in presenting the 1943 cotton insurance program, will be in the offices of county AAA committees on or before the New Year.

During recent state meetings, county and state committeemen insisted on early delivery and were promised by Federal Crop Insurance Corporation representatives that their requests would be complied with, unless unforeseen

(Continued on page 2)

## Delta Farmer Says Four Good Years Means Four Years Nearer Crop Loss

Over-optimism and too much faith in the future could prove disastrous, according to a successful cotton grower in the Mississippi Delta. He said he has grown cotton 25 years and has not had a serious crop loss in the last four or five years.

"However," he added, "that only means I am four or five years nearer another heavy loss. I have sustained such losses in the past and I know what weevil or weather is bound to do to my crop some time in the future. That's the reason I insured my crop this year. I hope I do not have a loss, but if I do I want my investment covered.

"The average farmer can forget a crop loss quicker than scat. When he has had a good crop year, he's likely to persuade himself there won't be any more bad years. That's unfortunate optimism--too much faith in the future."

## CALCIUM, AND NOT MICROBACON, WILL DESTROY WEEVILS

68,000,000 POUNDS OF CALCIUM ARSENATE ALLOCATED COTTON AREAS; POISONING IS DIFFERENCE BETWEEN PROFIT AND LOSS

Cotton growers should place their faith in calcium arsenate, early maturing varieties, good cultural practices, and destruction of cotton stalks early in the fall, and NOT in the "MICROBACON" or other insects that allegedly consume or destroy boll-weevil, pink bollworm, and flour moths.

Farmers who pin their hopes on such insects are indulging in a "lot of wishful thinking," according to Dr. S. A. Rohwer, assistant chief of the U. S. Bureau of Entomology and Plant Quarantine, referring specifically to the "microbacon." He said entomologists had experimented with that insect for years, but held no hope its propagation, distribution, and use was now practical.

Basing his opinion, and that of other entomologists, on available information relating to the microbacon, Dr. Rohwer declared if the insects were now available, cost of propagation and distribution in sufficient numbers would be prohibitive for the individual grower.

The "microbacon," according to a story appearing in this publication in its June issue, is a bug "whose diet consists of weevils, pink bollworm, and flour moths."

The article stated that certain scientists "give assurance that the newly-found weevil-warrior will not become a pest, as have other artificially introduced insects."

Dr. Rohwer advises cotton growers to follow proven and tested methods of weevil and

(Continued on page 2)

## Posters In Mill —

(Continued from page 1)

conditions or the war emergency prevented, and that did not seem likely, according to Mr. J. Carl Wright, assistant manager of the Corporation.

Before the advent of the 1942-43 fiscal year July 1, copy had been prepared and approved for 30,000 posters and an order filled with the Government Printing Office. They will be shipped to state AAA committees as quickly as possible for distribution to county committees on a suggested basis of 30 posters to each cotton growing county.

Posters are being rushed for early delivery so that county committees may post them around gins, warehouses, and other places where farmers congregate during and following the ginning season.

The poster is the "first gun" in the 1943 sign-up program, Mr. Wright said, and is designed to keep crop insurance before the eyes and in the minds of farmers who likely will desire to provide themselves, next year, with guaranteed crop incomes, regardless of crop conditions that may prevail.

The "FCI Handbook" for cotton, already off government presses, will be shipped state AAA committees for distribution early in December on a suggested basis of eight books for each county. The handbook was prepared as a guide to assist those who will actually explain and solicit contracts from growers in their respective counties. It is not for general distribution.

Following requests from a large number of counties in all sections of the Cotton Belt, an order has been placed and delivery promised late in October for 150 window exhibit structures. Definite delivery date is somewhat uncertain, because of raw materials involved in manufacture. However, it is probable the supply will be available before December, at the latest.

Other informational material to be supplied county AAA committees for use during the 1943 sign-up program will include a "Question and Answer" pamphlet, unanimously requested by state and county committees, and probably one other pamphlet.

The available supply will be large enough to provide a pamphlet for every person listed as a producer of cotton.

Committees also will be supplied with a series of two post cards for distribution before and during the actual sign-up period, and these, too, in quantities sufficient for one to every grower in the 19 states.

## — Calcium Arsenate —

(Continued from page 1)

other insect control as outlined by the Bureau of Entomology and Plant Quarantine.

"The boll weevil is the most notorious of cotton pests, causing the greatest total damage," he said. "The most practical method of control is to protect cotton with calcium arsenate during the time the plants are fruiting. Dusting may be done at any time of day or night when the air is quiet. It is more important to dust when the air is calm or nearly so than when the plants are wet with dew.

"Much of the loss from weevil can be prevented and the quality of the staple improved by intelligent use of approved methods of insect control. Often insect control means the difference between a substantial profit and a loss on a cotton crop," Dr. Rohwer said.

The U. S. Department of Agriculture announced in July that 68 million pounds of calcium arsenate is being delivered to meet ravages of weevil this season, and, according to Dr. P. H. Groggins, chief of the chemical division, Office for Agricultural War Relations, all cotton states, including the irrigated areas, will receive their proportionate share. About 33,000,000 pounds had been delivered before July 23, and it was expected 35,000,000 pounds more would be delivered before the end of the season.

Distribution of arsenate will continue to be allotted on apparent needs of areas where weevil predominate, reports of weevil infestation being based on investigations of the Bureau of Entomology being the determining factor in distributing. Efforts are being made to prevent hoarding or overstocking of poison, it was said. If calcium arsenate allocated to infested areas is equitably distributed and applied wisely and economically by

growers, it is believed the amount should be adequate.

"There is a limited supply and an abnormal demand," Dr. Groggins said. "The situation is tight and chemical manufacturers are producing every pound of arsenate possible, but because of the price of cotton and the war needs for staple and seed, orders for poison likely will exceed the available supply."

It is estimated, however, that the Cotton South will receive this year more than the tonnage in arsenate it used last season in combatting weevil infestation.

With assurance that arsenate is available for those areas where infestation is reported heavy, Mr. J. Carl Wright, assistant manager of the Federal Crop Insurance Corporation, cautions insured growers to secure poison and use it economically and wisely.

"Federal crop insurance protects insured growers in event of crop losses caused by hazards over which they have no control. That is, when the loss is not due to the farmer's neglect or his failure to follow usual or good farming methods," Mr. Wright said.

## SMOKELESS POWDER FROM THE COTTON AND CANE PATCHES

More and more cotton and alcohol are needed to make smokeless powder for United Nations armed forces. To fire a 16-inch gun on a battleship requires 680 pounds of smokeless powder, made from 476 pounds of cotton lint-ers, and the alcohol from one-fifth acre of sugar cane or one and a half acres of wheat.

When a 6-inch gun is fired, 26 pounds of cotton have gone out to defend this Nation from foes seeking its lands and wealth, as well as the lives of America's soldiers, sailors, airmen, marines, and civilians.

## HAILSTORM CAUSES COTTON FARMERS IN GEORGIA COUNTY TO WISH FOR INSURANCE

Hancock County (Georgia) cotton farmers, according to the Augusta Chronicle, "will, no doubt, take out government crop insurance in greater numbers next year after seeing the devastation wrought by hail," in May.

Only about 16 percent of the farmers suffering hail damage were protected, the paper stated.

# APPLICATIONS, 1942 COTTON INSURANCE PROGRAM

(AS REPORTED BY BRANCH OFFICES; SUBJECT TO REVISION)

State	Number of applications (Forms FCI-212-C) signed	Number of farms listed on Forms FCI-212-C	Number of units listed on Forms FCI-212A-C	Total number of insured units (col. 3 + col. 4)	Number of 1942 cotton acreage allotments	Percent total units is of cotton allotments (cols. 5 ÷ 6)	Percent number of farms is of cotton allotments (cols. 3 ÷ 6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Dallas Area</b>							
Arizona	410*	825*	0	825*	4,333**	19.0	19.0
Arkansas	5,382	7,112	1,349	8,573*	131,966	6.5	5.2
California	879*	1,422*	0	1,422*	12,605**	11.1	11.1
Illinois	263	306	0	306	791	38.7	37.8
Kansas	0	0	0	0	49**	-	-
Louisiana	5,380	6,840	4,670	11,510	84,757	13.6	8.1
Missouri	2,730*	3,400*	105*	3,505*	18,457	19.0	18.3
New Mexico	1,359	1,736	41	1,777	5,230**	34.0	33.2
Oklahoma	7,470	9,891	8	9,899	129,577**	7.6	7.6
Texas	40,339	53,522	744	54,266	332,197	16.3	16.1
<b>Subtotal</b>	<b>64,212</b>	<b>85,054</b>	<b>6,917</b>	<b>92,083</b>	<b>720,161</b>	<b>12.8</b>	<b>11.8</b>
<b>Birmingham Area</b>							
Alabama	9,050	10,868	489	11,722*	176,845	6.6	6.1
Florida	787	889	28	917	11,769	7.8	7.6
Georgia	17,976	20,805	3,973	25,241*	143,319	17.6	14.5
Kentucky	311	334	2	365*	3,255	11.2	10.3
Mississippi	5,327	6,114	3,125	9,239	148,195	6.2	4.1
N. Carolina	6,883*	7,894*	1,702*	9,596*	125,413	7.7	6.3
S. Carolina	12,613	14,937	4,325	19,262	102,688	18.8	14.5
Tennessee	2,448*	2,972*	595*	3,567*	79,133	4.5	3.8
Virginia	488	546	96	706*	11,669**	6.0	4.7
<b>Subtotal</b>	<b>55,883</b>	<b>65,359</b>	<b>14,335</b>	<b>80,615</b>	<b>802,862</b>	<b>10.0</b>	<b>8.1</b>
<b>Grand Total</b>	<b>120,095</b>	<b>150,413</b>	<b>21,252</b>	<b>172,698</b>	<b>1,523,023</b>	<b>11.3</b>	<b>9.8</b>

\* More complete reports direct to Regional Director from state offices.

\*\* 1941 cotton acreage allotments.

## LOSSES CAUSED BY WAR ARE COVERED BY ALL-RISK POLICY

Crop losses that may be caused by invasion forces of the Nation's defenders are covered by the Federal Crop Insurance Corporation's contracts held by growers on 173,000 cotton farming units and 502,000 wheat farms, according to a recent announcement by Manager Leroy K. Smith.

"The growers's insurance contract covers unavoidable hazards, and unavoidable losses caused by the war come under that clause," Mr. Smith said.

Insured cotton farmers would be indemnified for crop losses occasioned by contending armed forces, under their all-risk contract, just as they would be compensated for losses due to drought, insects, plant diseases, excessive rainfall, storm, hail, frost or freeze, Mr. Smith explained.

This added protection is extended 1942 cotton contract holders for the full amount of their coverage -- viz 50 percent or 75 percent of the insured's average yield.

## State Meetings —

(Continued from page 1)

into the stenographic record made at each meeting and are now being studied by the Corporation.

"We, in the central office, feel fairly sure state meetings, such as the recent series, are the best and by far the most economical method of getting in close touch with farmers, AAA committeemen, and others interested in crop insurance.

"The Corporation's representatives were extended many courtesies by state and county AAA committees in their respective states. Auditoriums had been secured for us and stenographic help provided to record the proceedings.

"Hundreds of questions, relative to the 1942 and 1943 insurance programs which were puzzling committeemen, were answered by the Corporation's representatives and the AAA's representatives. We are certain the suggestions and recommendations made by those in attendance at the meetings will help us build a better program, and it should be much

easier to effectively administer the program because of these discussions," Mr. Wright said. That the general public is interested in Federal crop insurance seems evident from the widespread publicity given the series of meetings by radio and newspapers, in and out of the conference cities.

The press wire services broadcast news stories from the meetings to metropolitan papers outside and far-removed from the conference cities. It was estimated by newsmen that daily and weekly papers, with combined circulation of 750,000 to a million, gave space ranging from half a column to two columns per paper to cotton crop insurance during the four weeks devoted to state hearings.

Price ceilings have been placed over scrap burlap, scrap bagging, and cotton mill waste by the OPA.

Federal crop insurance does not work on an eight-hour shift. It protects insured farmers' SEVEN 24-hour days every week, from planting to ginning time.

## MISSOURI FARMERS SMASHING COTTON YIELD RECORDS

COTTON MAJOR CASH CROP; EIGHT COUNTIES PRODUCE \$50,000,000 WORTH OF LINT AND SEED; CROP INSURANCE PARTICIPATION RECORD

There was a day in the not-too-distant past, when the Missouri mule--or rather a large number of them--found its way into Deep South cotton patches. For decades, Dixie planters purchased much of their mule stock from Missouri breeders.

But things have changed. The cotton patch has gone to the mule!

Last year growers in Missouri marketed about half a million bales of cotton, with an average yield, according to the U. S. Crop Reporting Board, of 549 pounds per acre.

Missouri is ninth among cotton producing states, the cash value of its lint and seed being greater than that of any other cash crop produced in the state.

Another record was established this season by its producers of "white gold" when 19 percent of the state's cotton-growing units were placed under all-risk crop insurance protection.

Only two other states had higher percentage records -- Illinois with 306 contracts and New Mexico with 1,777. The Missouri records show 3,505 farming units with approximately 18,500 cotton acres protected by insurance.

There are 19 counties in the state producing cotton, but to all intents and purposes eight of those counties produced practically all of the 1941 crop of 471,000 bales of lint and 212,000 tons of seed, valued at approximately \$50,000,000. In the other 11 counties there are 475 cotton farms, three of the counties listing one cotton farm each, and two with 11 each. Therefore, it is estimated that 99 percent of Missouri's cotton is produced in eight counties.

The surprising progress of cotton in Missouri started back about 1899 when the state produced 20,000 bales of staple and 9,000 tons of seed, with an average per-acre yield of 243 pounds.

In 1904, production reached the 50,000-bale mark, but it

wasn't until 1922, 18 years later, that Missouri passed 100,000 bales. In that year production registered 149,000 bales of lint and 66,000 tons of seed, average yield per acre being 350 pounds.

In 1925, Missouri growers were within 1,000 bales of 300,000, passing that production figure in 1932 with 362,000 bales and an average yield of 313 pounds per acre.

Two years before, in 1930, less than half a crop was picked. Drought, disease, bugs, and other hazards brought the crop down to 47 percent of a full yield.

The crop year of 1935 was almost as disastrous, full yields being reduced 37 percent, largely because of deficient moisture. The next year reductions were estimated at 28 percent and the year following 22 percent.

However, in 1940, the worm -- (or weather)--changed for better, crop reduction being only 14 percent, and last year the 1941 crop was estimated to have been damaged only 12 percent, again by drought, with some help from plant disease and insects.

Whether in spite of the two good crop years just passed or because of the serious losses in 1930, '35, '36, and '37, Missouri's growers came near leading all others in the Nation's first cotton insurance program.

"Missouri's amazing cotton progress started in 1936 with the launching of a cotton-improvement program designed to improve both the quality and the marketing of the product," Hon. Orville Zimmerman, Missouri representative in the lower house of the Congress, recently informed his colleagues through the Congressional Record. "At that time only two communities had their acreage planted with approved seed. The figure for all of southeast Missouri was probably about 35 percent. Last year 62 communities used approved seed on 88 percent of the entire acreage.

"The upswing in Missouri's cotton growing has bewildered national crop-marketing experts, who frequently have asked that annual figures be rechecked because they showed such marked increase in production and quality," Mr. Zimmerman said.

## TABULATIONS FOR INFORMATION MEN AND COMMITTEES

Two tabulations--"Applications, 1942 Cotton Insurance Program" and "Cotton Crop Reductions from Full Yields"--are published in this issue as information for county AAA committees and state information representatives. The estimated reductions from full yields for four states, appearing in this edition, follow similar figures published in the June issue for other states.

A number of requests for this material were received by representatives of the Corporation, on the assumption that reduction in yield figures and figures showing participation in the first cotton insurance program would prove of value in presenting the 1943 cotton insurance program.

Reductions in yield due to adverse weather conditions, insects, etc., for all states are not available for publication. However, safe estimates by Department of Agriculture economists reveal that no state escaped serious damage; that Tennessee, for instance, was lowest last year, among the 19 states; Virginia a close second with 11 percent; that two other states had reductions from full yields of 12 percent; and the average reduction for all 19 states was 30.2 percent.

The record by states of the first cotton insurance program and figures for reduction from full yield, over a period of 21 years for each state, will likely come in handy in presenting the 1943 crop insurance program as "background information" for those who write or participate in presenting the program to cotton growers.

The Federal Crop Insurance Corporation will supply loss figures for other states, not printed in this issue, if requested and if available for publication.

A ton of cottonseed contains 300 pounds of oil, 900 pounds of meal, and 100 pounds of linters. Oil for edible and other uses; meal for feed and fertilizer; linters to make gun-cotton.

# COTTON CROP REDUCTIONS FROM FULL YIELDS, 1920-41

Adverse weather, plant disease and insects took their annual toll in 1941, as in other years, reducing the crop not less than 30 percent for all cotton producing states, according to the best available estimates. Reductions from full yields, for the years 1920 through 1941, were published in the June bulletin for Texas, Oklahoma, Louisiana, Arkansas, Georgia, Florida, Alabama, and Mississippi. Following are estimates of reductions in yields for four more states. Last year South Car-

olina planters sustained the heaviest reduction from full yields, estimated at 59 percent, due primarily to excessive moisture and weevil. Tennessee, with a 10-percent reduction, was followed by Missouri's 12 percent, and North Carolina's 25 percent. Until all-risk crop insurance was available, growers in the 19 cotton states were unable to protect their investments or crop incomes; now they have this protection through contracts with the Federal Crop Insurance Corporation.

## SOUTH CAROLINA: Reductions from full yields, 1920-1941

Crop : : Defi- : Exces- : Other: : :  
of : : oient : sive : soli- : Plant : Boll : Other  
:Total:moisture:moisture:matio:diseases:weevil:insects

	Percent						
1920	27	2	6	2	2	13	2
1921	52	7	8	3	1	31	2
1922	58	5	9	2	1	40	1
1923	39	4	3	1	2	27	2
1924	45	6	19	2	1	16	1
1925	46	31	0	2	0	12	1
1926	38	20	0	5	1	4	8
1927	43	6	5	2	2	27	1
1928	47	1	14	15	1	15	1
1929	42	3	11	7	2	18	1
1930	31	10	1	4	2	13	1
1931	22	7	1	3	2	8	1
1932	40	12	2	6	3	15	2
1933	29	7	1	3	2	14	2
1934	26	4	4	4	2	11	1
1935	30	5	3	3	2	15	2
1936	25	12	1	3	2	5	2
1937	23	3	3	3	2	11	1
1938	31	4	4	3	2	16	2
1939	17	3	1	2	2	8	1
1940	16	5	1	4	1	4	1
1941	59	9	17	3	1	27	2

Average 35.7 7.5 5.2 3.7 1.6 15.9 1.7

## NORTH CAROLINA: Reductions from full yields, 1920-1941

Crop : : Defi- : Exces- : Other: : :  
of : : oient : sive : soli- : Plant : Boll : Other  
:Total:moisture:moisture:matio:diseases:weevil:insects

	Percent						
1920	23	4	9	5	2	0	3
1921	30	19	2	2	2	4	1
1922	28	3	9	1	1	12	2
1923	22	4	1	1	1	13	2
1924	39	7	18	4	1	7	2
1925	30	17	0	3	1	8	1
1926	15	8	1	1	1	3	1
1927	32	5	3	1	2	16	5
1928	29	1	9	4	1	12	2
1929	44	1	15	4	2	21	1
1930	37	13	1	3	2	17	1
1931	21	5	1	2	2	8	3
1932	35	13	1	4	2	14	1
1933	23	7	1	4	2	8	1
1934	18	1	5	2	2	7	1
1935	23	4	3	4	2	9	1
1936	28	14	2	4	2	4	2
1937	20	2	2	2	2	11	1
1938	47	3	10	3	3	26	2
1939	33	1	4	2	2	23	1
1940	7	3	0	2	1	1	0
1941	25	6	5	2	1	10	1

Average 27.7 6.4 4.6 2.7 1.7 10.6 1.6

## MISSOURI: Reductions from full yields, 1920-1941

Crop : : Defi- : Exces- : Other: : :  
of : : oient : sive : soli- : Plant : Boll : Other  
:Total:moisture:moisture:matio:diseases:weevil:insects

	Percent						
1920	19	1	14	3	1	0	0
1921	15	9	2	0	2	0	2
1922	14	11	0	1	0	0	2
1923	34	4	15	0	1	4	10
1924	40	0	17	19	1	0	3
1925	24	12	10	1	0	1	0
1926	22	3	5	5	1	2	6
1927	48	0	41	6	1	0	0
1928	41	6	22	8	0	0	5
1929	30	8	7	9	1	0	5
1930	53	33	0	16	1	0	3
1931	13	6	2	2	2	0	1
1932	20	9	1	4	5	0	1
1933	19	7	4	4	3	0	1
1934	31	19	0	9	2	0	1
1935	37	9	8	12	2	0	6
1936	28	16	0	8	2	0	2
1937	22	3	6	11	1	0	1
1938	14	2	2	3	1	0	6
1939	9	3	1	2	2	0	1
1940	14	2	2	8	2	0	0
1941	12	7	0	3	1	0	1

Average 25.4 7.7 7.2 6.1 1.5 .3 2.6

## TENNESSEE: Reductions from full yields, 1920-1941

Crop : : Defi- : Exces- : Other: : :  
of : : oient : sive : soli- : Plant : Boll : Other  
:Total:moisture:moisture:matio:diseases:weevil:insects

	Percent						
1920	27	3	11	8	2	1	2
1921	22	9	1	1	1	7	3
1922	23	11	1	0	0	9	2
1923	52	0	10	1	0	21	20
1924	24	13	3	4	1	2	1
1925	20	15	2	1	1	0	1
1926	24	6	5	2	2	2	7
1927	27	6	10	4	2	3	2
1928	32	8	14	4	3	2	1
1929	23	6	6	5	3	2	1
1930	48	37	1	7	1	1	1
1931	15	8	1	2	1	2	1
1932	31	6	6	5	3	9	2
1933	19	3	2	2	3	8	1
1934	27	16	1	5	2	2	1
1935	36	12	2	12	2	4	4
1936	25	15	0	4	2	1	3
1937	11	3	1	4	1	1	1
1938	17	5	2	4	2	1	3
1939	24	8	6	5	2	3	0
1940	17	5	1	6	3	1	1
1941	10	5	0	2	1	1	1

Average 25.2 9.1 3.9 4.0 1.7 3.8 2.7

## FREAKISH WEATHER PLAYS QUEER PRANK ON ONE LONE TENANT

In one of the Central Western states, a land-owner and his 50-odd tenants, all located on one large farm, were seen by a county AAA committeeman, seeking to sell them crop insurance. The owner and all except one of his tenants signed applications. It was said all planted about the same day, using the same type of seed, and cultivation was relatively the same by owner and tenants.

Only one tenant refused to protect his crop with all-risk insurance, and "strange to say, he and he alone failed to get a stand, this spring, after re-planting," said the owner. "All other tenants--and myself--we had good stands."

Freakish weather, or "hard luck," played an unfortunate prank on the lone tenant. However, crop protection was provided cotton and wheat farmers because there are unpredictable hazards that often destroy a grower's investment and financial ability to "come back" the next year.

In its first year with cotton, crop insurance was secured to protect crop yields on 172,698 farming units by growers who decided it was better to be safe than sorry.

## SCIENTIFIC EXPERIMENTS EXPLODE ONE OLD THEORY

At least one alleged method of boll weevil control has been exploded as impracticable or unprofitable, according to Dr. Roby Harned of the U. S. Bureau of Entomology and Plant Quarantine.

Early in the farmer's war with the most notorious of all cotton pests, growers were advised to pick up and burn fallen squares, but that is out.

Recently, in replying to a query on this subject, Dr. Harned said the Bureau had investigated and experimented in picking up squares. "There was no noticeable increase in yields on plots where squares were removed, as compared with adjacent plots," he said.

Even when children are employed and the cost figured on a

## WESTERN COTTON FARMERS SEEKING MEXICAN LABORERS

In the irrigated areas of the Far West, cotton farmers are uneasy over the labor situation that may prevail at cotton picking time.

Armed forces of the Nation have taken their share from the farms, and industry and defense construction have attracted thousands of other workers, reducing the usual labor supply, needed when fields are white.

Cotton farmers in California, New Mexico, and Arizona are exerting every effort to secure native Mexicans as emergency laborers this fall. At Phoenix, it was stated recently, Arizona farmers were attempting to secure 28,000 laborers from south of the Rio Grande. Farmers in California and New Mexico also were trying to secure several thousand emergency workers out of Old Mexico.

To some extent, it was said, removal of Japanese from the Pacific coastal area into the Middle West has aggravated the labor shortage. Many Japanese fruit and truck farms are being worked by laborers, who might have been employed on cotton farms crying for labor.

Organizations of farmers, in their negotiations with representatives of the Mexican government, through proper channels, are said to have agreed that native Mexicans would be transported from certain centers in Mexico to places of employment, and returned to their country when no longer needed. Other demands of the Mexican government were said to have been agreed to by the farmer organizations.

It was generally understood that imported Mexican laborers would not remain in the States after their emergency employment had ceased.

child-wage basis, he said the practice was not found to be "economically profitable."

Removal of fallen squares is not included in the the Bureau of Entomology's program for weevil control.

BUYING U. S. BONDS NOW IS SAVING  
FOR PEACE-TIME SPENDING. INVEST  
PART OF YOUR CROP INCOME.

## SHOULD FEDERAL CROP INSURANCE BE "SOLD" TO COTTON GROWERS?

In one of the recent Federal crop insurance conferences, a farmer committeeman said, in his opinion, crop insurance should not be SOLD. He strongly advocated a policy of "let the farmer come and get it--if he wants it."

In this committeeman's county is a merchant-farmer with extensive business holdings, including several cotton farms. One of his county committee called on the farmer-merchant, saying he could sign an application for crop insurance, if he desired.

"I've never BOUGHT an insurance policy in my life," the merchant-farmer said to the committeeman. "I now carry and pay premiums on several types of insurance, but every one of those policies were SOLD to me. If you crop insurance fellows can SELL me on crop insurance, O.K. If not, that's O.K., too."

The committeeman thought that over, then went to work on his "prospect," telling him of cotton crop protection, possible only in an all-risk contract. When the committeeman left, he had a signed application in his pocket and had convinced himself that "letting 'em come and get it" wasn't enough--that there's a story to tell----something to sell.

## SOUTH "ECONOMICALLY" ADAPTED TO PRODUCTION OF 15,000,000 BALES

Dr. A. B. Cox, director of the University of Texas bureau of business research, says about 95 percent of the world's cotton is grown in six countries--the United States, India, Russia, China, Brazil, and Egypt.

On the other hand, about 70 percent of the world's 147,000,000 cotton spinning spindles are in Great Britain, Germany, France, Italy, other European countries, and Japan, which altogether grow less than one percent of their raw cotton requirements.

"The South is economically adapted to the production of about 15,000,000 bales of cotton a year," Dr. Cox observes.

1.752  
F29

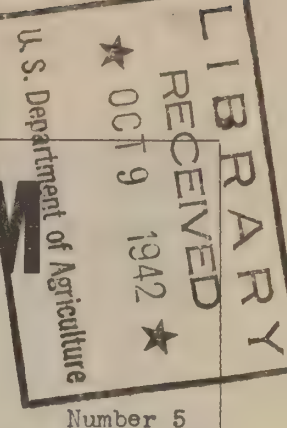
# COTTON INSURANCE PROGRAM

Federal Crop Insurance Corporation

Program Information from the Corporation Manager

U.S. Department of Agriculture

October 1942



## COTTON FARMERS MUST MAKE FULL USE OF CROP INSURANCE, SAYS ACAA ADMINISTRATOR

### *STARVE WEEVIL BEFORE FROST; AVERT HEAVY CROP LOSS FROM BUGS IN 1943*

Single pair weevil may breed millions next year; destroy stalks so bugs can't survive; saves labor-poison costs

Cotton farmers face one of the most uncertain periods in history, with possibly less labor next year than in 1941, and probable declines in supplies of fertilizer, insecticides and farm machinery, according to the U. S. Department of Agriculture.

During the 1941 season, and again in 1942, approximately 70,000,000 pounds of calcium arsenate were used for controlling the boll weevil and other cotton insects, or nearly twice the maximum quantity used in previous years.

What 1943 has in store for users of insect poison cannot be foreseen. Exigencies of war--demands of chemical warfare--could drastically reduce available supply of arsenate, as compared with this and previous years.

In light of these contingencies, cotton farmers are advised to STARVE boll weevil this fall, reducing the number that could survive the winter's cold, thus anticipating a possible reduction of calcium arsenate.

Starving one pair of weevil during late fall and early winter may prevent a battle with MILLIONS late in August or early September next year. An authority estimates that if various factors do not check their increase the progeny (offspring)

(Continued on page 3)

### *FARMERS UPSET OLD ADAGE; CAN'T EAT CAKE AND HAVE IT!*

Long it's been said man can't have his cake and eat it, too, but Farmer B. E. Conger, of Tift County seems to have upset that truism. The 68-year-old Georgian's 75 acres of cotton were "hailed out" too late to be replanted. He'd insured 75% of his average yield, and received his indemnity. Speaking over the radio, Mr. Conger declared:

"I'll just tell you, this is the first time in my 68 years I've been able to go to the gin in an empty wagon and still sell cotton. This was possible by

(Continued on page 4)

### *PROUD OF YOUR STATE? LET US TELL OTHERS*

Story best told in pictures to be mailed over belt; 12 by 18 inches; issued monthly

Let's tell ALL cotton states about cotton in YOUR state.

Growers in the Far West are interested in cotton scenes from the eastern side of the Belt, and the East is interested in the West, and so on.

YOUR story can best be told through pictures--photos of cotton scenes (See page 5); growing, picking scenes; gin and warehouse scenes; farm scenes, of farmer and family; of farmers who have received indemnities; of damaged crops; disaster scenes; flood

(Continued on page 2)

Protection most important to all growers and in national interest, says Townsend; Would extend crop insurance to tobacco and corn

The Nation's farmers "must not fail to make use" of crop insurance, declared M. Clifford Townsend, administrator, ACAA, in a recent address at Raleigh, N. C., in which he said that food production must come first, for "one single failure in food supplies would give us a setback that might cost us the war."

"Soil conservation practices are good insurance against crop failures, but there is another kind to back it up," said ex-Governor Townsend. "I am speaking of crop insurance, available to cotton and wheat farmers by the Federal Crop Insurance Corporation. We must not fail to make use of this insurance. With higher prices on wheat and cotton, insurance on them is of greater importance to the individual farmer than ever before."

"Crop insurance gives stability and strength to the Ever-Normal Granary system, which means that crop insurance is more than ever in the national interest now. We must not only maintain our crop insurance program, but I am in favor of extending it to tobacco and corn as rapidly as our experience and our studies will permit."

Speaking of surpluses of farm products and shortages of essential materials, the administrator said: "it will forever stand as a credit to American farmers that they were not too little and too late when the Nation asked for production. And we must see

(Continued on page 2)

## JUNK MORE VALUE TODAY THAN ALL GOLD OR SILVER

"Once upon a time," there was a city man who walked to and from his office . . . and that was long before gas and rubber-tire rationing. He walked for exercise after a long day over a desk. To while-away the hour's walk, he formed the habit of picking up "useless" things on sidewalks--nails, iron washers, bits of steel of one sort and another. These he tossed into a box in his workshop. "You'll find use for anything if it is kept seven years," he told curious friends.

Recently when the President called for scrap steel, iron and brass, he who saved useless things contributed hundreds of pounds, some of it held those proverbial 7 years. Rummaging about his home and storeroom, discarded articles supplied other hundreds of pounds, all now being used to manufacture messages in steel jackets for those who seek to destroy all free governments.

On many farms there are vast quantities of "useless" articles of brass, steel and iron, rubber, and other junk, more valuable today than the gold in Kentucky hills.

The steel industry requires 4,800,000 tons of scrap metal a month, about four times its normal consumption. Two million cars taken from auto graveyards when converted into scrap produced only 400,000 tons, and the mills need ten times that amount every 30 days. President Roosevelt calls on every farmer and civilian for every pound of scrap metal he can find. On scores of battlefronts, America's fighting men are begging for more and more guns, planes and munitions. YOUR pound of metal will help. It may end forever the life of an enemy killer, bent on destroying your boys--your defenders.

## TOWNSEND ON INSURANCE

(Continued from page 1)

that this record stands as long as the United Nations and our boys need our food."

It is better to have too much than too little, he said, in referring to surpluses of wheat

and certain types of cotton, adding that there now are "shortages of the longer staple lengths, and that is why Secretary of Agriculture Wickard asked farmers this year to plant their full allotments. The Secretary hoped the difference between the national allotment and the actual planted acreage would be taken up by growing more of the longer lengths."

Cotton has two much-needed-by-products -- cottonseed oil and cottonseed meal -- oil goes into our backlog of badly needed vegetable oils, and the meal and cake are valuable as high protein stock feeds, he said.

Referring to the national production job, Mr. Townsend said: "It's getting tougher and tougher every day, and will continue to get tougher until the end of the war....Next year there will be less farm labor and it will be up to farmers to produce more with less.

"When we must do without some piece of machinery, let's remember we're contributing precious metal to some plane or tank fighting on our battlefront. When we can't get a hired man, let's remember it's because he's fighting for us somewhere or working to produce arms that will win our victories. The Government is doing its best to meet the labor situation by helping migratory workers get from one section of the country to another and by importing workers from Mexico."

The ACAA administrator told his North Carolina audience that AAA food and fiber production goals, set up last fall, represent "one of the biggest jobs agriculture has ever undertaken." The goals to be effective must be made more definite, spelled out for each farm in terms of acres or pounds, he said, adding that "farmers must be prepared for sudden changes in goals when we are fighting and feeding people on every side of the earth.

"Food is a weapon on the battle field, but no less a weapon at the peace table. The more we produce, the quicker will be the peace and the more lasting it will be.

"In the post-war world we hope to achieve a balance in which both the farm and factory consume the products of one another in exchange for fair prices.

The farmer needs assurance that he won't go broke producing things that will turn into surpluses after the war. All the farmer has ever asked is a square deal, and it will be to the interest of the Nation as a whole to make sure that there are markets for farm products.

"Farmers can do a better job for themselves and for the Nation by cooperating in a democratic program carried out by farmers elected by their neighbors. That's what the ACAA program is. Its success is being proved with every pound of food and fiber that is heaped on the national pile.

"Yes, this war makes it imperative that farmers maintain a closely-knit organization, and strengthen their own farm program," Mr. Townsend said in conclusion.

## PROUD OF YOUR STATE ?

(Continued from page 1)

scenes; pictures that would interest YOU if you were on the OTHER side of the country.

These photos will be used in window exhibit structures scattered over the Belt. ALSO, each exhibit or structure, in the future, will be reproduced in large photos, 16 by 20 inches, copies being sent all county AAA offices to be posted in county office, on courthouse bulletin board, or wherever farmers gather, if requested.

Large photos of the most recently issued exhibit are being sent most of the county offices, on request of crop insurance coordinators. They are easy to post (with four thumbtacks). When a new photo arrives, destroy old one, replacing with new picture. Each structure will tell something about all-risk cotton crop insurance, EVERY month in the year.

But we cannot give YOUR state its rightful place in this new picture program unless photos are sent the Federal crop insurance cotton information office, with description or full details typed on back of photos. Supply initials, name, etc., if of persons. On other scenes, full or comprehensive descriptions is necessary.

In the year from July 1, 1939, to June 30, 1940, farm bankruptcies were at their lowest point in 18 years.

# WHEN CALAMITY KNOCKS AT DOOR INSURANCE BECOMES HANDMAIDEN BEARING FINANCIAL SECURITY

**Crop losses not only disaster facing farmers; farm fires take heavy toll in life and property annually**

Crop losses from unfavorable weather, plant diseases, and insects aren't the ONLY hazards facing farmers every year. According to the United States Department of Agriculture, fires on farms and in rural communities take an annual toll of \$200,000,000, approximately two-thirds of the national fire loss. However, the financial loss, as serious as it is, represents only a portion of the total economic loss. There are the losses of potential income from deaths, estimated at 3,500 persons burned annually, and from hundreds of accidents; loss of foodstuffs, livestock, farm buildings, homes and furnishings.

Farm buildings, constructed almost entirely of wood, usually contain highly inflammable commodities, such as hay, grain, and straw, each readily ignitable and difficult to save once flames gain headway.

Loss of farm prosperity from lightning alone averages \$10,000,000 a year, killing 400 persons and injuring from 800 to 1,000 a year. Not all farm fires are caused by discarded cigarette, cigar, or pipe contents or matches. Roughage frequently develops heat that results in spontaneous combustion.

Too much speed, in trucks and cars, in the wrong places, adds materially to economic losses on farms, through deaths and accidents. The tractor ranks first as a killer on the farm, farm animals coming next.

Fires, accidents, and fatalities demand emergency expenditures for burial services, surgeons, doctors, physicians, medical supplies and hospitalization. Such probable drains on farm income must be taken into consideration, every year on every farm, in ADDITION to crop losses from natural or unavoidable hazards. Therefore, a protected income becomes doubly

wise and necessary if the farmer is to survive financially, year in and year out, weathering every adversity.

When calamity knocks on the door, a Federal crop insurance contract becomes a timely handmaiden, bearing financial relief and family security. Often, it is about all that stands between the average grower and mortgages or other forms of debt.

## STARVE WEEVIL; Cut stalks

(Continued from page 1)

of one pair of weevil would be as follows:

First Generation:

Breeds during June . . . 50

Second Generation:

Breeds July 1-15 . . . 1,250

Third Generation:

Breeds July 16-31 . . . 31,250

Fourth Generation:

Breeds Aug. 1-15 . . . 781,250

Fifth Generation:

Breeds Aug. 16-31 . . . 19,531,000

Destruction now--before frost--likely will SAVE the cost next year of labor and arsenate necessary to control millions of the cotton farmer's most ruthless pest.

"The first control step is to starve boll weevil before they go into hibernation," advises Dr. S. A. Rohwer, assistant chief of the U. S. Bureau of Entomology and Plant Quarantine. "Cotton stalks should be destroyed as soon AFTER picking as possible, and certainly BEFORE frost, in the Gulf and Atlantic coast regions where weevil is most serious.

"Boll weevils continue to feed until frost, then they go into hibernation. When stalks are destroyed early, development of new weevils is stopped and those that are present are starved, most of them unable to survive the winter. By plowing out, cutting or grazing cotton stalks as early as possible--and before frost--next year's crop of weevils is reduced. Only one weevil out of 100 is likely to survive from stalks cut down or plowed under in September.

"On the other hand, several times that many will usually survive if stalks are allowed to

stand until October, and still more will remain if stalks remain uncut until November."

Other than before-frost destruction of stalks, Dr. Rohwer urges cotton farmers to select fields for their 1943 crops where opportunities for weevil to hibernate are not good. Many weevils pass the winter in woods and other protected places, close to fields in which they developed, he said, adding that boll weevil is the most notorious of cotton pests, causing the greatest total damage.

Control of boll weevil, grasshoppers, cotton flea hoppers, cotton aphid, boll worm, and other cotton insect pests is an important factor in profitable production of cotton. According to the Bureau of Entomology and Plant Quarantine, insects destroy 15 percent, or one bale out of every seven, on the average. "Much of this loss can be prevented, and the quality of the staple improved by intelligent use of approved control methods," Dr. Rohwer declared. "The difference between insect control and no control often means the difference between a substantial profit and a loss on a cotton crop."

When the insured grower has made use of every possible precaution in protecting his crop and heavy losses of staple and seed follow, despite his efforts, he has all-risk crop insurance to absorb part of his loss.

Again next year cotton growers can secure guaranteed crop incomes by insuring their crops with the Federal Crop Insurance Corporation.

## ALLOWANCE OF 7 LBS. FOR COTTON WRAPPER

It would require 130,000 bales of cotton to manufacture enough cotton "patterns" to cover a 12,000,000 bale crop, there being slightly more than 6 yards of fabric per pattern. The 1942 pattern program provides for 4,000,000 cotton patterns, or enough to cover about one-third the estimated crop this season. Producers are to be given an allowance of 7 pounds of cotton per bale on cotton-wrapped bales.

The jute wrapper and ties on a 500-pound bale of cotton weigh 21 to 22 pounds. Cotton pattern and ties on the same size bale tip the scales at only 14 pounds.

## REDUCTIONS Full Yields Cotton from Stated Causes; Crops 1920 through 1941

Tables below for Virginia and "United States," reveal reduction from full yields for stated causes, for 1920 through 1941. Similar figures for 12 states appeared in recent issues, "United States" reductions are for all states except Arizona, California, Illinois, Kansas, Kentucky, and New Mexico. No estimates for these six states are available for publication. Information published for AAA field representatives.

UNITED STATES: 1/ Reductions from full yields, 1920-1941								VIRGINIA: Reductions from full yields, 1920-1941							
Crop :	Defi-	Exces-	Other:					Crop :	Defi-	Exces-	Other:				
of :	icient	sive	olli-	Plant	Boll	Other		of :	icient	sive	olli-	Plant	Boll	Other	
:Total:moisture:moisture:matic:diseases:weevil:insects								:Total:moisture:moisture:matic:diseases:weevil:insects							
Percent								Percent							
1920	38.2	2.2	8.8	2.2	1.1	19.9	4.0	1920	31	0	16	7	0	7	1
1921	52.4	8.6	4.3	3.1	0.9	31.0	4.5	1921	26	22	0	1	1	0	2
1922	44.9	10.3	4.9	2.3	0.8	24.2	2.4	1922	-	-	-	-	-	-	-
1923	45.3	7.2	8.0	2.8	0.7	19.5	7.1	1923	4	2	0	0	0	0	2
1924	34.1	14.0	5.0	2.3	0.8	8.0	4.0	1924	44	7	30	5	1	0	1
1925	36.0	24.6	1.4	3.0	0.7	4.1	2.2	1925	25	21	0	3	1	0	0
1926	29.5	5.3	3.2	2.9	2.1	7.1	8.9	1926	15	15	0	0	0	0	0
1927	38.5	6.4	4.9	2.8	1.5	18.5	4.4	1927	28	13	8	5	0	2	0
1928	36.0	4.4	7.3	4.9	1.9	14.1	3.4	1928	31	6	9	5	1	10	0
1929	42.1	10.8	7.2	6.0	2.3	13.3	2.5	1929	20	7	4	2	3	4	0
1930	45.4	27.7	2.8	6.3	1.7	5.0	1.9	1930	45	36	0	5	0	3	1
1931	26.5	8.3	2.6	3.5	2.0	8.3	1.8	1931	10	6	0	1	1	0	2
1932	39.5	8.0	3.9	6.1	3.2	15.2	3.1	1932	48	33	0	2	1	12	0
1933	26.7	6.8	2.6	3.7	2.3	9.1	2.2	1933	27	9	0	9	1	7	1
1934	40.7	20.7	1.9	7.3	1.9	7.3	1.6	1934	17	1	8	1	2	4	1
1935	34.7	9.2	3.7	6.5	2.2	8.1	5.0	1935	24	2	5	9	4	2	2
1936	36.6	16.2	1.9	8.4	2.2	4.9	3.0	1936	26	18	0	4	3	1	0
1937	21.8	5.7	1.5	4.1	2.2	5.3	3.0	1937	21	2	2	2	4	10	1
1938	30.1	6.8	3.3	4.0	1.9	9.9	4.2	1938	62	10	16	6	8	21	1
1939	32.9	10.1	4.2	5.9	1.8	8.7	2.2	1939	47	1	5	0	3	32	6
1940	28.9	5.5	6.5	6.5	2.0	6.5	1.9	1940	13	2	2	1	0	2	6
1941	37.4	3.3	8.6	3.8	1.5	15.4	4.8	1941	11	6	0	0	1	3	1
Aver-	36.3	10.1	4.5	4.5	1.7	12.0	3.6	Aver-	26.1	10.0	4.8	3.1	1.6	5.5	1.3
age								age							
1/	Average of 13 states														

### MOTOR FUEL FROM STRAW AND STALKS; ARTIFICIAL WOOL FROM COTTONSEED

The Western Hemisphere is making headway in becoming independent of the Far East for many raw materials, cut off by the Axis Powers. Commerical production of fibers, for instance, is helping to relieve shortages of sisal now secured from Haiti; henequen from Mexico and Cuba; flax and hemp from Chile and Peru; jute from Brazil. Heretofore, the USA imported its entire supply of fibers, other than cotton.

"There is every reason to believe fibers similar to casein fiber (artificial wool) may be produced from purified protein found in most oil-bearing crops, such as cottonseed and peanuts," says H. T. Herrick, assistant chief of the U. S. Bureau of Entomology and Plant Quarantine.

"The time may come when we shall see a large part of our motor traffic propelled by fuels from renewable raw materials. We must consider anything that

will burn . . . It may be gases given off in the destructive distillation of agricultural residues, such as stalks and straw."

### FARMERS UPSET ADAGE

(Continued from page 1)

this insurance business. I'd never had a real bad crop loss before. Crop insurance is the finest thing that ever came along and you can bet I'll have my cotton insured again, sure as another crop's planted."

In the fields where cotton was destroyed, Mr. Conger planted corn and velvet beans, corn 8 to 10 feet high in August, heavily laden with large ears. That's two money crops, in one season, on same land!

All-risk crop insurance is the "greatest thing that ever hit the country," said Odell George, Freestone County tenant farmer, as he pocketed \$426.00, paid by the Federal Crop Insurance Corporation as indemnity for total loss of crop on 22

acres of good Texas cotton land.

"I remember when I sold a bale of cotton, in 1932, for 42¢ a pound," said Farmer George. "This year, thanks to crop insurance, I sold a flooded-out crop for 19 cents."

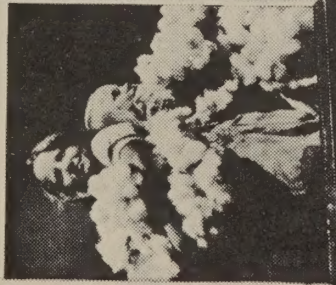
This was his first total loss, too, and his premium was \$27.00. His first and second plantings were destroyed when the creek overflowed, first in May and again in June. George is another grower who ate his cake and had it, too.

Conger and George are two of many farmers who have received indemnity certificates for crop losses, early this season, caused by hail, drought, and flood. As rapidly as claims could be adjusted, certificates were mailed insured farmers from the Dallas or Birmingham branch offices of the Corporation.

Substitution of steel for rubber tires, on tractors and other farm implements, is expected to bring about reductions in prices for models for which there have been changes in design since March 31.

PHOTO EXHIBITS, 16 by 20 inches, to be available every 4 to 6 weeks for posting on county AAA bulletin boards and elsewhere, similar to reproduction below. See story on page 1.

**KEEP 'EM SMILING**  
Crop income every year despite crop conditions means family security



**2 BALES AN ACRE**

The Wonder Plant with a thousand uses for peace and many more for munitions of war



*Crop Insurance Plus Parity  
Equals Money in Your Bank*

**COTTON TO BLAST  
THE AXIS POWERS**

Millions of bales of LONG cotton needed now to beat the Axis. Long fibers for balloons ... for parachutes ... to replace silk and linen



**SMALL BUSINESS  
ALSO PROTECTED**

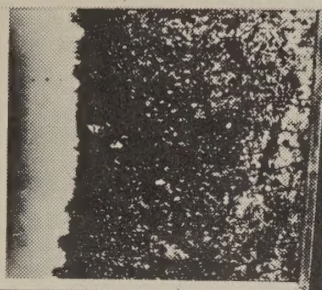
Federal Crop Insurance protects small business in every community by assuring crop incomes from staple and seed even in leanest years



*No Government Ever Before  
Guaranteed Crop Incomes*

TELL ALL OTHER cotton states about cotton in your state. Photos will interest cotton farmers throughout the year. Four thumbtacks do the trick. Destroy old one when new one arrives.

**WEEVILS GOT IT**  
From 1920 through 1940 boll weevils alone reduced all cotton crops in 13 States almost 12 percent



**FLOOD AND DROUGHT**  
Too much AND too little moisture cut cotton crops in 13 States 14.7 percent from 1920 through 1940



## MATERIAL GOES OUT AHEAD OF TIME; NO DELAY AT THIS END

Informational material for the 1943 cotton crop insurance program, promised AAA state and county committees, is going forward AHEAD of schedule.

In August, posters were in hands of all counties for immediate posting.

Handbooks to be used by those actually selling or explaining cotton crop insurance to growers are ready to be shipped to state AAA headquarters.

In the Government Printing Office for early shipping to state AAA committees is an order for 5,700,000 post cards, in a series of two, the first to be mailed out by county AAA offices about January 1, the second or follow-up 20 to 30 days later. The supply is ample to mail one of each to every person in the 19 cotton states likely to hold an interest in a cotton crop in 1943.

A pamphlet "35 Questions and Answers" soon will be in the hands of the printers and thence to state AAA offices in November. This will be produced in quantities sufficient to meet demands of every county AAA committee.

Transportation facilities of the Nation are overtaxed. The Government Printing Office is carrying its heaviest load, and growing demands from the war agencies are expected to add to our already heavily-burdened shipping and printing facilities.

State and county AAA offices, some undermanned, are overloaded. For these and other reasons, the Federal Crop Insurance cotton information office is striving to place all material to be used in the next sign-up program in hands of AAA committees ahead of schedule, thus making it possible to sign, address and deliver material when it will do the most good.

Timing of distribution of informational matter is all-important, especially when almost every man and woman in the Nation is devoting every waking hour to furtherance of the war effort.

## One Must Believe To Write Convincingly

One of America's most popular columnists declares no man can write convincingly of a subject in which he himself does not believe. The columnist was writing in his own defense, having been charged with advocating principles in which he held little or no faith.

"It takes an unusual personality to write convincingly and interestingly about something he himself does not believe," said the newspaper columnist.

"If a writer, himself, does not believe what he is writing, he will never make many others believe it, and his writings are therefore unimportant."

A salesman with small faith in his wares isn't likely to break sales records nor equal the sales output of a competitor who knows and believes in his goods.

The world today is bathed in "blood, sweat, and tears" because there are men who believed and were able to persuade others to believe in their political and economic principles.

Some one has said that knowledge yoked with enthusiasm is a mighty team.

## AXIS POWER GLOAT BUT CAN'T GET U.S. COTTON FOR SELVES

Growers of cotton throughout the Belt may rest content they are not producing cotton for use of Axis Powers. The U. S. Department of Agriculture estimates that enemy consumption of cotton has dropped to 3 or 4 pounds per person per year.

The average U. S. civilian normally uses 25 pounds annually, and America's armed forces are consuming 75 pounds a year, when not in action, and several times more when stationed on far-flung battle fronts.

Despite the Axis sea-wolves, sinking hundreds of ships along the coasts of the Americas, cotton, in one form or another, is

## DALLAS NEWSPAPER'S EDITORIAL "LEG-UP" FOR CROP INSURANCE

Editorial in Dallas (Texas) Morning News, August 18.

When a farmer obtains 19¢ a pound for a cotton crop which he never picked, because it was flooded out, and compares that experience with those of bitter previous years, when his bales brought as low as 4 $\frac{1}{2}$ ¢ a pound, and no one came to his rescue, he doubtless becomes strongly sold on the wisdom of government crop insurance.

The experience of Odell George, Freestone County tenant farmer, as reported in The News Monday, reads like romance. The check of \$426 from the Federal Crop Insurance Corporation, as indemnity against rampaging Buffalo Creek and its periodic ruthless destruction, is a milestone of a new kind.

It is safe to predict that the number of 54,252 Texas cotton farmers now covered by crop insurance will be greatly increased as they read of the compensation that came to this Freestone

County farmer or to other farmers. For the small sum of \$27, the Odell George family, thanks to the prompt action of the wife, protected itself against crop destruction on twenty-two acres of cotton.

No one can have an objection to federal assistance which protects the farmer at least against some of the many hazards of weather and insects. This kind of help makes for a better and more contented army of farmers.

ALL we have for our ALLIES but not a SCRAP for the JAP or his AXIS partners in crime. Get in the SCRAP with your SCRAP metal.

reaching the United Nations from the South's cotton fields--but none for the Axis Powers.

Millions and millions of bales for our friends, but not a lock of staple, a pound of lint or cottonseed oil for enemies of the United Nations.